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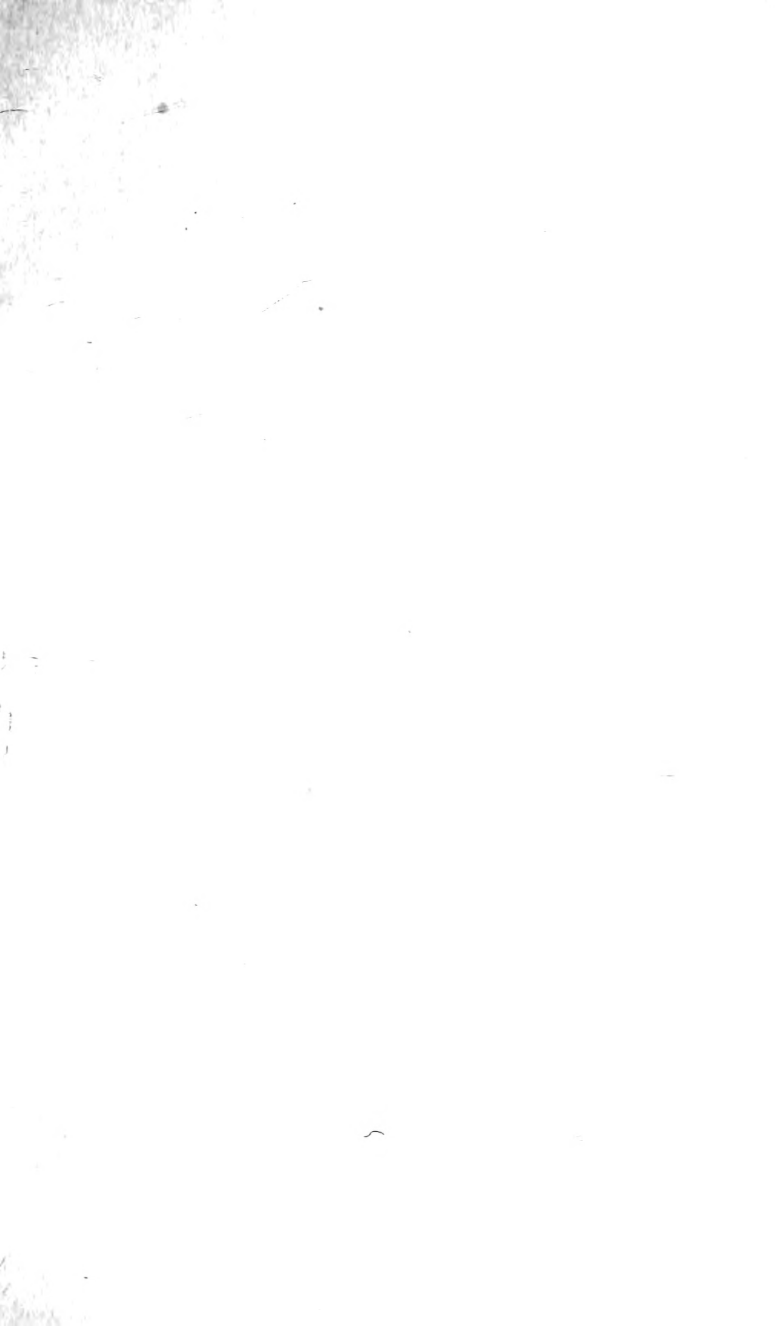
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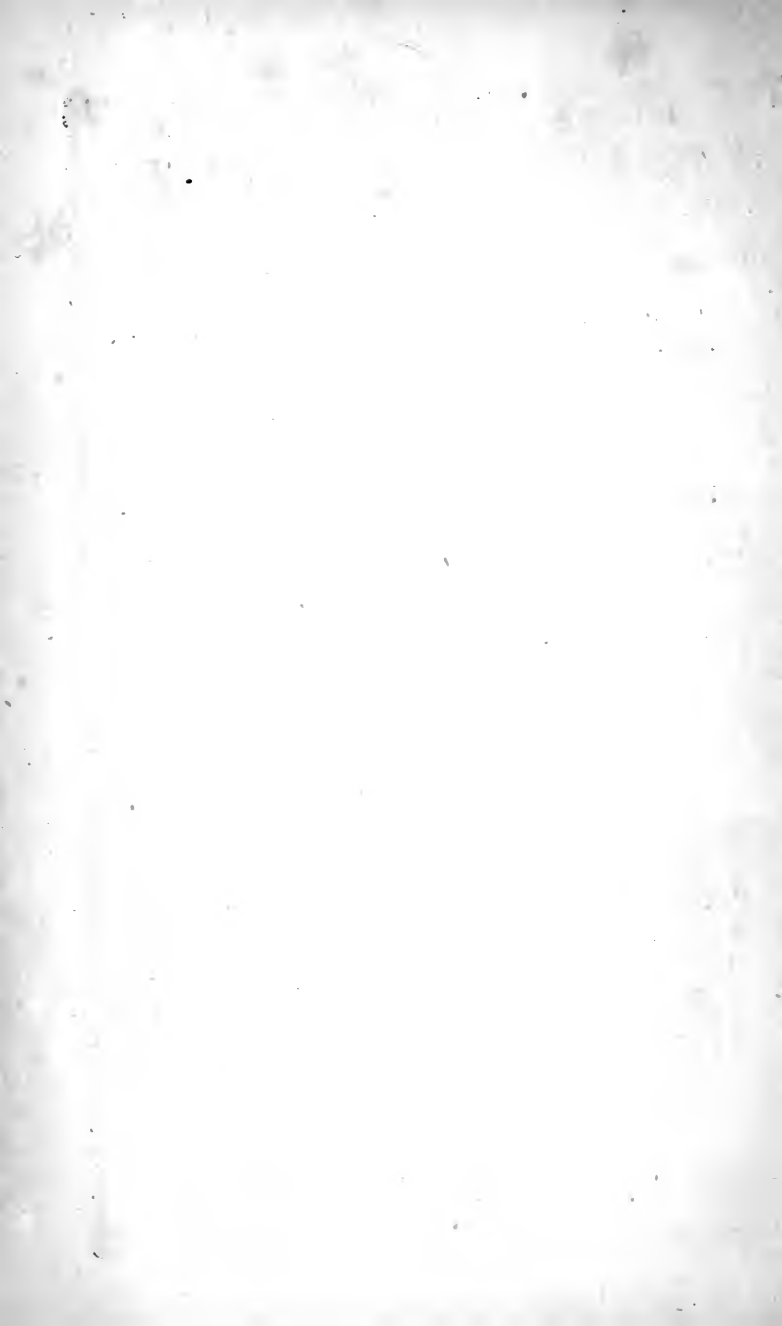
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AUSTIN FRIARS.

VOL. III.

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Д. О.

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A Novel.

By MRS. J. H. RIDDELL,

AUTHOR OF "GEORGE GEITH," "CITY AND SUBURB," "TOO MUCH ALONE,"
ETC., ETC.

REPRINTED FROM TINSLEYS' MAGAZINE.

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AUSTIN FRIARS.

CHAPTER I.

MR. MONTEITH ASKS A QUESTION.

IT is not an encouraging reflection that the worldly-wise man usually does much better for himself and his friends than the quixotic—that sentiment, delicate feeling, impulse, are the worst possible guides to take through life; and that, judging from the results which usually ensue in this world from following them, it may well be doubted whether the individual who does best for himself here, will not do best for himself hereafter as well.

That this cannot be regarded as a pleasant view of life is certain; but that it is one we must all some time or other contemplate is equally sure.

We curse our day, and observe pharisaically that

had we been constituted like Mr. So-and-so, who is as deficient in heart as he affects to be in liver—thanking God in the presence of dyspeptics that he never knew he had one—we should have done well, been rich and happy; which is all very fine, and very consolatory to our self-love, till we begin to consider that perhaps our neighbour's sound mental and bodily health may be due as much to a perfection of physique as to an absence of it.

The liver which works most satisfactorily is that which gives no sign of its presence—the heart which beats best in unison with the heart of its fellows is neither too fast nor too slow, too strong nor too weak. It is disease that at every turn obtrudes its presence, and reminds us of its existence—it is the weaker organisation which makes grief for itself and others by reason of its very rashness—which goes forth to battle without counting the cost, and returns worsted and weeping from the fray, crying that life is too rough a fight to be undertaken by any save those who are as ready to deal blows as to endure them—as little considerate

towards the feelings of others, as others are for the imprudent impulses and the morbid repentances that tend so greatly to make up the unhappiness of existence.

It was some such reflections that came crowding through Yorke's mind when she beheld the swift and to her unintelligible change in Mr. Monteith's face, as she spoke of no one knowing Austin Friars like herself; of her lips having been sealed while speech was still capable of effecting any good. Bitterly enough now memory reminded her that first and last she had acted on impulse, and that her impulses had caused the unhappiness of every one with whom she came in contact. Her husband, the man she had loved, the man who had loved her—what good had she done for any one of these, or for herself?—what good! nay, what harm! In remembering her own interests, as in forgetting them, she had brought sorrow to Austin Friars. The money might just as well have gone. Recalling that night when she determined to retain it, and compel another man to carry on Austin's business,

she knew she had been hurried to her determination simply by a wave of impulse; and feeling this, she said passionately after a moment's pause,

"I would give ten times the thousand pounds, if I had it, Mr. Monteith, to undo the fact that, through me or because of me, you and Austin have quarrelled."

"I do not think you have any just cause for self-reproach in the matter," the merchant answered quietly; "for the money was yours; and he certainly had no right to refuse payment. Farther, had he and I not parted over this affair, we must have done so about some other, sooner or later; and it is much better for me that it should have come sooner than later."

"Perhaps so," Yorke said; "but that does not lessen my regret at having been the cause of disagreement between you."

"It was quite optional with him to have paid the money: he had ample means of being honest if he desired to act fairly and honourably."

"I should never have pressed him for it," Yorke

went on hurriedly ; “and I am more sorry than I can express that Mr. Ross—”

“I must stop you there,” interrupted Mr. Monteith. “I do not want you to say anything now you may regret hereafter ; and if you blame Mr. Ross to me, I am sure you will be sorry to-morrow for having done so. In my opinion, Mr. Ross has acted admirably in every respect, save one ; and in that I believe he was influenced entirely by you.”

“By me ?” she repeated faintly.

“Yes ; by you,” he replied. “From what I have seen of Mr. Ross, I am quite confident that of himself he would never have stepped into another man’s name and another man’s connection without leave asked or granted, had you not persuaded him to do it. If I give you pain, pardon me,” Mr. Monteith went on ; “but as you have come to-day to speak to me about my affairs, I mean to take the liberty of speaking to you about your own : I want to talk to you as a father might to a daughter” —his voice faltered for a moment—remembering—

"The man loves you, and he has done all for love. Situated as you are, is this right?"

For a moment the blood mounted to her face, and her cheeks were dyed with a crimson flush of shame, while she answered :

"It might not be if—if—"

"If he were a different man. Is that what you would say?" Mr. Monteith suggested.

His manner was tender towards her, and pitiful; so pitiful that Yorke almost felt as if her heart were breaking for sorrow and for memory.

"No; I did not mean that," she answered. "I meant, if he did not know all."

"Do I understand you that Mr. Ross is acquainted with the facts you communicated to me?" he asked in utter astonishment.

"There is not a thing in my past life of which Mr. Ross is ignorant," Yorke said, rising and looking at him with a weary desperate hunted heart-broken expression in her lovely eyes, "except the fact that you honoured me so far as to ask me to become your wife; and there is nothing in my present I

keep from his knowledge, as there is never likely to be anything in the future I should refuse to tell him."

"You do not intend to imply—" Mr. Monteith began; but there he stopped. He was so utterly bewildered, so hopelessly at sea, that even conjecture failed him; his previous suspicions were completely forgotten in amazement at this fresh revelation.

Each item of intelligence only made the case more complex; each strand of silk he touched only showed him how puzzlingly entangled the skein he desired to unravel really was; and, finding question fail him, he looked into Yorke's face, as if hoping to find some expression there that might enable him to solve the mystery; but her next words only deepened it to his comprehension.

"I mean to imply nothing concerning Mr. Ross, save that there is no one on earth whom I trust so implicitly, whose friendship I value so highly, whom I respect so utterly, as Luke Ross."

"You are treading on dangerous ground," Mr.

Monteith said gently, "whether or not you are aware of the fact."

"No," she answered; "it is because the ground is so firm under my feet that I am able to speak so freely; because there is not a word which has ever passed between me and Mr. Ross I should object to tell my husband;" and, with the consciousness of the power this last weapon gave her, Yorke, woman-like, thrust the existence of the husband she once dreaded to name, on Mr. Monteith's notice.

"That may all be," he said, "and yet the danger exist. Mr. Ross is too young to occupy the position of friend and confidant safely."

"He thought of all that long ago," she replied, "and decided to run the risk."

"But, my dear, have you thought of what the world may say—of what it will say some time?"

"What the world says or thinks is of very little consequence to me *now*;" and Yorke laid a plaintive emphasis on the last word.

"But it might be of consequence to Mr. Ross; and—"

“And I ought to consider that and him, you would say,” finished Yorke. “I have been thinking of that for some time past; and within the last ten minutes everything which has been hitherto floating vaguely through my mind seems to have assumed one definite shape. As you have taken so great an interest in my affairs—”

“Nay, not an impertinent interest, I hope,” he interrupted, misunderstanding her.

“I did not mean anything except what I said,” she went on steadily. “As you have taken so great and kind an interest in me and my affairs, I will tell you what I intend now to do. I shall accept a pecuniary offer which has been made to me, and which will enable me to leave London. I shall go away somewhere—most probably away from England. I shall leave Mr. Ross unencumbered in any way by me in the future; and as it seems impossible for me to be of any use to any human being, I will try at all events to refrain from proving an encumbrance.”

“You say this because I have spoken suddenly, and perhaps too strongly,” he remarked. “Do not

do anything in a hurry you would be likely to repent hereafter."

"I shall not repent," she said vehemently. "It is a thing I hate the thought of doing, and therefore it must be right to do it. I have let feeling influence me far too long. I will conquer my feelings now, and take the only course which can free Mr. Ross from the burden of my maintenance, and yet leave him at liberty to make a good thing of that business in which, as you truly say, I compelled him to embark against both his wishes and his judgment."

"Will you not tell me what that course is? You may depend upon my discretion."

"There is not much to tell," she answered. "A relative, to whom I believe I ought to have applied long ago, has offered lately to make such a settlement as shall secure me from poverty. I have refused that offer; but I shall now accept it."

"And that relative is—" Mr. Monteith paused, and for a second Yorke remained silent; then she said steadily,

"My husband."

"You have seen him, then?"

"Yes." Her voice was low and troubled, and he knew he had no right or title to probe farther into her sorrow; but yet there was one question he felt he must ask.

"You will not be angry with me if I beg you to tell me one thing more," he began.

"I shall not be angry; but perhaps I may not tell you," she replied.

"Once you gave me the outline of a very sad story," he said. "I want you to tell me something in connection with that."

"What is it?" Her tone was quiet, but he noticed that her hands toyed restlessly with the fringe of her shawl, and that every particle of colour had left her face.

"You promised not to be angry," he said, taking her hand, and holding it while he looked earnestly and deprecatingly at her. "I feel my question to be almost brutal; but yet I would give much to know whether you have any right to the name of Friars."

She did not start, but he felt her fingers twitching in his clasp. She did not attempt to withdraw her hand, but stood passive for a moment, with her eyes bent down, thinking what answer it would be best to give him.

She thought of Austin, of Mary ; but most perhaps of all, she thought of the man who was waiting for a reply to his question—the man to whom, if he were ever to be enlightened, knowledge ought to have been vouchsafed ere he gave his daughter to an adventurer who did not possess a legitimate title even to his name.

“What use do you propose to make of the information, if I give it to you ?” she asked, at length.

“I do not intend to make any use of it,” he answered. “I desire it solely for my own satisfaction.”

“And you will ask me no farther question ?”

“I will ask you nothing farther.”

“I have no right to the name,” she said slowly and deliberately ; “and when I enter upon my new life, I shall abandon it. I may go now, Mr.

Monteith, may I not?" she went on. "Our interview has not proved exactly what I intended; but perhaps you may now be more disposed to take my request into consideration, knowing you will never see me again—that I shall never trouble you with another. As I was the innocent cause of the quarrel, let me be the means of making it up again. You will forgive Austin for not having been quite straightforward?"

"I will try; I cannot promise; but I will try."

"Thank you." She took his hand between hers, and looked wistfully in his face for a moment; then her eyes filled with tears, and drawing down her veil, she moved towards the door without uttering another word.

"Good-bye," he began, as he stood holding the handle of the lock; "spite of all you say, I hope I shall see you again some day."

Yorke did not answer: she only shook her head sorrowfully, and passed in silence down the staircase and into the street, accompanied even to the outer doors by Mr. Monteith, who beheld her mixing

among the passers-by, and flitting away from his sight with somewhat the same feeling of desolation as he experienced that day when he walked out of her sitting-room in Scott's Yard, looking old and disappointed because the thing he had so ardently desired might never be.

As for Yorke, while she walked along Leadenhall Street there were two feelings uppermost in her mind—one, regret that she had ever sought the interview; the other, thankfulness that it was over.

Had she done harm? she wondered. Had she excited suspicion? What could Mr. Monteith's motive be for desiring to know whether or not she was entitled to bear the name under which he had become acquainted with her? Why did he consider it necessary to speak so gravely about Mr. Ross? And, more than all, what made him suppose even for a moment that Luke was dangerous ground to her?

"He might have known I, at all events, was safe," she considered, obstinately blinding herself to the fact that the bitterest drop to her in the whole

of their interview had been that one which contained her resolution of going away and leaving the only real friend she possessed ; that the tears which she could not prevent filling her eyes when she said farewell to Mr. Monteith were wrung from her because she knew that leave-taking prefigured another which should try her to the very extremity of her strength.

She did not love him, she had said to herself a hundred times over ; and so far she was right ; but she stood on that frontier-land where love and friendship approach so closely, that where the one domain ends and the other commences may well occasion mistakes, even on the part of a woman who was so sure of herself as Yorke.

After all, Luke had taken the certain way to win such affection as Yorke still preserved at her disposal. Had he been selfish and exacting ; had he asked for a love she possessed no power or right to give ; had he made any claim upon her gratitude ; had he been less forbearing, less patient, less considerate, it is more than likely that Yorke, feeling

the chain she had herself elected should bind them together gall, would have hated the man who failed to make it easy for her, and would have resented, with the charming inconsistency of her sex, the mere fact of having excited love in the heart of one who but for that fact could never have been induced to yield to her solicitations, and cast his commercial and worldly lot with hers.

But Luke Ross had been wise in his generation. The dread of losing, the determination of gaining her, made him cautious ; the very length and depth and breadth of the love he bore her caused him to dread vexing or hurting Yorke by continually reminding her of the existence of that love.

She knew of it ; he would not have wished her ignorant, but he had resolved not to obtrude it on her notice, but to work for her thrice seven years, if need were, and bide his time. Farther, her position was so exceptional, that the words he might have spoken, the arts he might have used to try and win the love of one fenced in by all home protections, by all social barriers, would, he instinctively felt, have

been little short of insult to one placed like Yorke, even had no matrimonial bar existed between them; while with that bar—the existence of which he never forgot, save in his dreams—she was safe from his importunity as any duchess in the land.

All of which Yorke was wise enough to feel, if she could not have explained it in detail; and had she not felt grateful for it—had she not grown fond after a fashion in consequence—she would not have been the woman whose story I am trying to tell, and who, full of her determination to leave Luke at liberty to make a better thing of his life, free from the burden she had imposed upon him, was walking along busy with her own thoughts, when the sound of her name caused her to look up and see the last man she certainly either expected or desired to meet at that moment.

“Yorke, I have wanted so much to see and speak to you,” he said, drawing her hand within his arm, and looking at the sweet startled face with a sort of hungry despair.

“Austin, you are mad!”

And she slipped her hand away, and would have walked on, and left him, but that he hurried after, and began again :

“ Mad or not, I must and will speak to you. Why did you not reply to my advertisement? Why have you kept your address so secret? I only heard where you were living last night, and have been down there this morning hoping to get five minutes’ talk ; although, indeed, talk is almost too late now, since all the mischief which could be done has been done.”

“ Perhaps not all—only a great deal,” she answered. “ And I, for one, am so heartily sorry, that, against my judgment, I have meddled in the matter, and tried, as your wife asked me, to induce Mr. Monteith to make up the quarrel.”

“ You have seen him, then ?”

“ Yes ; I have only this moment left his office.”

“ Yorke, if I come round to Scott’s Yard, will you try to give me ten minutes’ private conversation ?”

“ No, Austin, I will not.”

“ Nor at your own house ?”

"Nor at my own house."

"What am I to do, then? for I must and will speak to you."

"Whatever you have got to say, you had better say now, then," she replied; "for I shall very soon be leaving London altogether."

"Where are you going?" he inquired.

"That is my affair, surely," was her answer.

"I can guess," he replied; "you are going back to your husband and to Forde Hall."

"No, I am not going back either to my husband or to Forde Hall," she said quite calmly.

"But you have seen him," Austin persisted. "Yorke, there are a hundred things I want to say, but I cannot say them here. Name any time or place. Will you come to my office? No. Then, at any rate, let us get out of this row, for I cannot hear myself speak."

"It does not matter much to me, of course," said Yorke, turning up St. Michael's Alley, nevertheless; "but it is very foolish of you to run the risk of being seen with me."

"I wish I had never been seen with any one else," he answered, speaking, though low, yet so vehemently, that people meeting the pair turned to look after them. "O, Yorke, I have never known a happy hour since we parted! Mary is very sweet and good; but marrying her was the worst day's work I ever did for myself."

"I should certainly think it was the worst day's work she ever did for herself," Yorke observed.

"Now, do not answer in that tone," he entreated; "more particularly when you know, as you do know quite well, that it was greatly for your sake I did it—that I could not bear to see you harassed and—"

"We will let bygones be bygones, if you please," she said sternly. "It can serve no good purpose to discuss why you married her; and I, for one, am not going to enter into any argument concerning your motives. You are married; and it is an insult to me, as it is to your wife, to remind me of the time when you affected an affection you could never have really felt."

"Did I not? That is all you know about it, Yorke. I never loved, I never could love, any woman but you; and whatever you may think, I never shall love any woman except you."

"We look at each other with very different eyes, then," she said; "for the only thing I now lament—the only thing which now perplexes me—is that I should ever have cared for you at all."

"Ah, Yorke, you are hard and cold," he was beginning, when she interrupted him.

"I must decline entering into any defence of my own nature as entirely as I refused a moment since to enter into an analysis of yours; and let me entreat you to remember that this is not the best place possible for either violent assertion or recrimination. You said you had something particular to say to me, and you have not said it. As we have met, I have something I want to say to you. I want to tell you that Mr. Monteith asked me to-day whether I had any right to the name under which he has known me."

"Why did he ask that?"

"I have not the slightest idea."

"And what did you answer?"

"That I had no right to the name, and that I intended to discontinue its use."

"And that was all?"

"Relating to our past, that was all."

"And relating to our present?"

"About my present he spoke much, and very sensibly."

"He always took an unusual interest in you," Austin remarked, with a slight sneer.

"If he had not taken so great an interest in me, he might have taken none in you," she retorted.

"That is quite true," Austin agreed, wincing, however, at the remark perhaps by reason of its very truthfulness. "May I ask if it be in consequence of Mr. Monteith's advice that you propose leaving London?"

"No. . He advised me to do nothing rash."

"Then you told him of your intention?"

"Even so."

"And he is inconsolable, doubtless?"

"If he be, he is sufficiently master of himself to hide his feelings."

For a minute they walked together side by side in silence. On the one hand, blocks of offices; on the other, a green space where lay the forgotten dead; beyond, the church, with its tower, considered, and probably with justice, the most beautiful in London; a few yards off people hurrying along St. Michael's Alley, and so through George Yard; where they were—near the passage leading into Bell Yard—in comparative solitude.

Suddenly Austin paused and broke out, none the less vehemently because his tone was repressed and his voice low,

"For Heaven's sake, do not let us go on like this! Considering what we have been to one another, what we must always remember we have been, do not talk to me as though we were mere ordinary acquaintances. I am miserable, Yorke; this unhappy quarrel has damaged me beyond anything you can imagine. I want some one to talk to—some one to advise me—and—"

“That some one will never be me,” she interrupted firmly, even while an echo of the old tenderness seemed to wander through her accents. “What we have been to one another I do not think it was for you to remind me ; but as you have reminded me of that which I am never likely to be able to forget, I answer our past is to me just as unlovely and as utterly dead as anything covered by that patch of greensward.”

“It is neither unlovely nor dead to me,” he replied ; and then suddenly he paused, for, looking in Yorke’s face, he saw its expression change swiftly and painfully. Standing facing him, her eyes had wandered off towards the passage previously mentioned, and there they remained fastened.

“What is it ?” he asked ; and in answer Yorke almost whispered,

“Mr. Monteith. He was just coming out of that passage when he saw us, and immediately he turned back. I am so grieved.” And Yorke, remembering their interview, and vaguely comprehending with

her quick woman's instinct all Mr. Monteith might conjecture as to collusion between them, looked as if she would have liked to follow, and explain to him how matters really stood on the instant.

"What could have brought him here!" Austin exclaimed.

"I do not see that there is anything to marvel at in the matter," she returned, "taking into account that this is a public thoroughfare; but it will undo all the good I have tried to effect to-day, nevertheless."

"I did not want to talk to you in the street," Austin said pettishly.

"And I, if you remember, did not want to talk to you anywhere," Yorke replied; "and we will never talk anywhere together again. It is quite true what I told you, Austin. I mean to go away, far away, from every place I have ever been, from every one I have ever known. It is too late for me to begin a new life, but it is not too late for me to cut myself asunder from the old. Good-bye; and be very kind to your wife, for she is very fond, too fond of you."

For a second their hands met, while he said hoarsely,

“Do not leave me altogether, Yorke—do not!”

To which she answered,

“I left you for ever and ever, Austin, *that* night, when I knew exactly what it was I had loved, that in which I had trusted. No parting, not even the parting betwixt time and eternity, could be more complete than I meant it to be, than it has been.”

And with these words she was gone. He followed her retreating figure, as he thought, down George Yard; but she had taken the narrower turning which runs parallel with Cornhill, and emerging near the Royal Exchange, secured the first cab she met with, and drove to the Waterloo Station, never touching at Scott's Yard as she had originally intended.

Which perhaps was quite as well, since she would have found Mr. Monteith there *tête-à-tête* with Luke Ross, to whom he had resolved to put “just one question.”

Coming suddenly upon Austin and Yorke, when neither expected to see him, he beheld an expression

on Mr. Friars' face which no man's countenance ever wears, save when addressing the woman he has loved beyond all other women, and with the old suspicion torturing him with a keener and sharper pang than ever, he went straight off to Luke Ross.

"I want you to give me a plain answer to a plain question," he said, leaning over the desk, to which allusion has been made in connection with Mr. Friars' little bills. "Did you ever see Austin Friars' brother?"

"I never did," Luke answered, thankful the question proved one he could answer plainly as it was put.

But who, being unsatisfied, stopped content with one question and one answer?

"Do you believe Austin Friars ever had a brother?" Mr. Monteith persisted.

"That," replied Mr. Ross, "is a point on which, having no accurate information, I cannot express a reliable opinion." And with this answer Mr. Monteith was forced to be satisfied—the whole day's work going to prove, that truth being rather a shy bird, is not so easily bagged as a tame pheasant.

CHAPTER II.

YORKE'S LETTER.

THAT same evening Luke Ross, anxious to know not merely the result of the interview between Yorke and Mr. Monteith, but also to gain some clue concerning the reason of Mr. Monteith's inquiries about Austin Friars' mythical brother, went down to Wandsworth, where he found Yorke alone, Mrs. Suthers, who occasionally wearied of the monotony of their existence, having gone to spend the afternoon with an old acquaintance resident at Stockwell.

"I am so thankful to have the chance of an uninterrupted talk with you," he said, when Yorke had informed him of the above-mentioned circumstance. "Mrs. Suthers is an admirable person, but she has the knack of always seeming in the way."

"She cannot understand that it is easier for two people to converse on even the most ordinary subjects if a third be absent," remarked Yorke; "more especially if that third be merely a listener. As a rule, I do not object to her hearing everything we have to say; but this evening I must confess her absence is a relief. I have a great deal to say to you, Luke. First, I have written to Mr. Forde."

"To what effect?" and Luke turned towards her with a yearning anxiety expressed in his face, which said as plainly as words could have done, "You are not going to leave me, Yorke, now, when I thought the affair was settled and done with for ever!"

"I will show you the letter presently," she replied. "Meantime the gist of it is this—that I have reconsidered his offer; and that if he be still willing to make me a small allowance (the large amount he proposed I should not accept), I shall be grateful to him for it."

"And the reason for this, Yorke?"

"I want to leave London—"

"And me," he finished.

"I want to leave London and you," she acquiesced.

And then there ensued a dead silence, broken only by the ticking of the clock on the mantelpiece, and the occasional falling of a cinder on the hearth.

It had come to this, he was thinking bitterly—come to it, as he might have been sure it would some time or other. He had worked for her, thought for her, lived for her; and behold the result! She was able now to do without him, and the first use she made of her new liberty was to cut her boat adrift from the bark of his fortunes, and sail off to other seas, where he could follow her only in memory.

He had for her sake suggested her leaving Scott's Yard; he had even urged her communicating with her husband; but he never fully realised all that following this advice might involve, until in her clear low voice she said distinctly,

"I want to leave London and you."

She thought he would understand her real meaning without farther explanation. Knowing the route by which she had arrived at her determination,

she expected him to be able to trace it almost by intuition, and she had no idea of the despairing thoughts which came one after the other—of the bitter words that rose to his lips, and were bitten back, while he sat there, silent, looking—his dark and strongly-marked face seeming darker and more strongly marked than ever—into the fire.

But at last, when he had mastered himself a little, he said interrogatively,

“You had no thought of doing anything of this kind yesterday?”

“I cannot say I had no thought, but I had no definite intention,” she answered. “It has been put upon me, however, to make some change, and this is the only possible way in which I can do it.”

“Put upon you!” he repeated. “Then this is not your own doing, Yorke; it is not quite of your own desire—of your own free will—you say you want to leave London and to leave me?”

“No. Where, on the face of the earth, should I ever find another friend like you?”

“Then why go?” he asked.

“Because it is right I should ; because, if I do not go, I shall be a burden and a drawback to you all my life ; because, with the expense of two establishments, you can never get rich ; because, if you did get rich, the world would have hard things to say about both of us ; because, though there is not and can never be a future for me, you will, I trust, yet be wealthy and happy, if I only leave you free to do well for yourself, and to enter into fresh ties that you will never form so long as I am near enough to remind you of the old folly.”

“Who or what has been putting all this into your mind, Yorke ?” he asked.

“Every person and everything,” she replied. “Even you, Luke, that night by the river, that very first night of all, told me what would some day be thought of an arrangement such as I proposed. I did not care then, but I do care now. I was desperate when we talked together first about all this, and thought of no one but myself. I have been wrong, first and last. If we have escaped thus far, it has only been because our friends are so few

and so kind. But it cannot go on. I will not mar your life as I have marred my own. We will part while you can still say, 'God bless you, Yorke!' before you have learned to curse the day you first beheld my face."

She had risen, and was walking up and down the room as she finished her sentence, which, though begun quietly enough, ended in a tone of vehement despair. She had marred her own life; she had made for him any life without her hopeless and barren; and because of the very truthfulness of her words the man's heart seemed to sink within him, his purpose and his energy to wither and die.

But there was nothing new to him in it all, nothing in the fact; she had only placed it in a slightly different light, and so he answered:

"Do sit down, Yorke, and try to be calm. We knew all this years back; and so far as I can see there is no fresh reason why you should begin vexing yourself about it now. There is no fresh fact, except that Mr. Forde is aware you are still

in existence. Every other circumstance of our lives remains precisely where it was."

"Then it must be that I look at our position differently," she replied.

"Being a woman, you were certain ultimately to do that," he remarked, with a grave smile. "But you shall not be hurt or vexed, Yorke, even by your own self-tormentings, if I can help it. Your fair fame is more to me than anything else in the world; and as you seem to think it can only be preserved by separating entirely from an old friend, let it be so. I presume you do not quite mean I am never to hear from you, never again to see you. I lay no claim, remember; but you cannot quite ask that."

"O, Luke!" and she laid her hand on his arm, leaning forward and looking into his face to see if he were in earnest.

"Well, Yorke?" he asked.

And she took her hand away and turned her face aside, and answered never a word.

Then, like a torrent long repressed suddenly

breaking bounds, his agony burst forth. What he said he could not have told five minutes after: all he meant, Yorke in her bewilderment scarcely grasped; she only knew that no man had ever so spoken to her before—that of love such as this—strong, hopeless, honest, despairing; love which had and could deny itself; love faithful unto death—she had formed no conception. It was his life he talked about; his life, with which love for her was linked indissolubly; his life that, wanting her, would be hopeless, and desolate, and cold.

“But it is right,” he said at last, “and you shall go. What is the matter, Yorke? Have I offended you? You knew this all along—knew I loved you better than my own soul.”

“I am so sorry,” she murmured.

“Ay, that is always the way with women,” he replied. “They are warned against playing with edge-tools, but they will play with them nevertheless; and then, when they have stabbed a man to the heart, and see the blood coming, they cry out they are so sorry! There, Yorke, forgive me; I am

mad, I think. I will go home, and come back some other day, when I recover my senses."

And he would have left the room, but that Yorke stopped him.

"Luke," she began, "if you think I ought to remain—if you believe it is well for you that I should remain—I do not mind what any one may choose to say; indeed, it was only so far as gossip might affect you that I ever really cared at all."

"No, dear"—he was quiet enough and calm enough now—"you shall go; it is best we should separate, cost what that separation will to me. I have been living in a fool's paradise, Yorke. I swore to myself, long ago, that if I waited for you a hundred years, you should some day be my wife; and I realise to-night for the first time that, if I waited for you twice a hundred years, you would not at the end say 'Yes,' unless it might be out of pity."

"I should not say it out of pity; but if I were single to-morrow, you remember why, Luke, I could not say it at all."

"You would not—I realise that. I repeat, we entered into an impossible compact. I could go on for years and years, in the hope of a reward, even if long deferred; but I could not go on seeing you now, and remembering that of your own free will—out of your great prudence—you seized the first chance of getting rid of a man you never regarded, save as a convenient stepping-stone, at a time when you saw no other means of crossing a difficult river."

"Are you just, Luke?" she cried. "Are you fair?"

"I think so," he replied. But Yorke knew he was mistaken, for she had never come so near to loving him as at that moment.

"You are not," she said. "I have been told that I ought to consider you—that it is not safe—that we are both walking on dangerous ground; and I will consider you, even against your desire, and go away where you shall never see me again."

"Never again! Notwithstanding all the days and weeks and years we have spent together, during the whole of which I have tried to please you, kept

sorrow from you as well as I could, prevented my lips speaking a word which might pain or offend you. You did not intend that, Yorke; unless, indeed, I have vexed you about this matter of Austin Friars. Is that the solution of the enigma?"

"No," she replied. "I saw him to-day; and though I wish we had not been mixed up in that quarrel, it does not affect me much. If any person have really influenced me, it is Mr. Monteith."

"I wish Mr. Monteith would not meddle in the affairs of other persons."

"Fairly enough he said to-day that I had come to him to meddle in his."

"It is a pity you went near him."

"Yes, if I could live the last twenty-four hours over again, I should leave him and Austin to settle matters without my interference."

"But you cannot live the last twenty-four hours over again; and the result is that you have written to Mr. Forde."

"I will burn the letter if you like."

"No, let me read it. I will advise you to the

best of my ability ; and if I think the letter a good one it shall go. Where is it ?”

She opened her desk, and took what she had written out of its envelope. For a moment she held it irresolute, then said,

“Let us tear it up, Luke, and forget all about everything, and be the same as ever.”

“We cannot be the same as ever,” he answered ; “and I for one could not forget ; and we will not tear up the letter, at least not at present.” Saying which he took the paper out of her hand, while Yorke exclaimed,

“I think it is a pity women are ever allowed to do anything they wish, for they are always sorry for it afterwards.” Whereat Luke Ross smiled a little bitterly, but made no reply.

When he had finished reading the letter, he said, “You make no mention in this of the facts of your life since you left Milden.”

“He knows them,” she answered.

“Not fully. Do you not consider that now you ought to place him in possession of all the circum-

stances; that whatever comfort there may be derivable from a knowledge of them, it would be right he should have?"

"I think there is no necessity for entering again into the matter."

"But he wished and entreated you to do so."

"It is impossible for me to explain what seems inexplicable now to myself; to excuse that which never seemed to me so utterly inexcusable as when I saw him who but for me—my folly and my sin—might have been the happy husband of a better woman, the father of sons and of daughters, instead of the last of his race."

"And you think you owe him no atonement for all this desolation, for those long lonely years?" Luke asked, his voice not so steady as it might have been.

"What atonement could I make?" she demanded. "Can I give him back the past? can I free him now? can I undo the evil I have wrought, and, returning to the day he asked me to be his wife, bid him choose any beggar by the wayside rather than myself?"

"No; but you can tell him everything just as it happened, just as you told it to me," he said.

"I cannot. I do not believe what I told you was true. I have been wicked and headstrong and selfish all my life, as my father was before me; and this is the end, this!"

"Then you will not vouchsafe any farther explanation?"

"There is no farther explanation to give."

"And you still wish this letter to be forwarded?"

"If you think well—if you like."

"Nay, Yorke, it is if you like—if you think well."

There was a change in him she could not understand; already, as it seemed to her, the bark she had voluntarily loosened was gliding away, and for an instant she felt as if she must stretch out her arms and shriek aloud for it to return—to return and take her from the desert life she beheld stretching away when those white sails which had so long borne her company were out of sight. Then pride and prudence, and perhaps temper, came to her rescue, and she said,

"I did not arrive at my resolution hastily. It had better go."

"Give me the envelope then," Luke answered, "and I will see it is sent."

She watched him seal and place it in his pocket-book ; then for a time they talked upon indifferent subjects ; and after about half an hour he said it was growing late, and that he must go.

"You are not angry, Luke?" she ventured, at parting.

"Angry ! no. How could you think so?"

"Then what are you?" she asked, unheeding his question.

"I am changed—that is all."

"How do you mean—in what way?"

"I cannot tell. I do not know yet. Ten years hence ask me how I changed to-night, and perhaps I may be able to explain. Now I only feel that I am not just what I was this morning."

"And has this change been caused by me?"

"By you entirely ; but we will not begin that discussion again. You will not quite forget me, will

you? Do not be troubled about the matter. It was very pleasant, but it could not last; and I might have known so, long ago, could I have borne to face the truth."

"Luke, give me back that letter."

"No, it is better thus."

"I will never take money from him."

"And I declare, Yorke, if you refuse, and decide to remain in London, I will never see you more. You have chosen, as you say, deliberately, and as I say, wisely; abide by that choice. My day with you has been very pleasant. Spite of all the pain to-night, I would not *not* have spent it. God bless you, Yorke, for the happiness, and spare you in the future every pain!" And then she felt his lips touch hers, and heard the door close, and knew that Luke Ross was gone out from her life, as she had said falsely she wished to go out from his.

"They are all alike," he considered, striding on through the darkness. "It is a simple question of much weakness or little; a mere matter of whether a fresh toy presents itself; of whether it be possible

to get away to some new country and leave the old. They look upon us, the best of them, but as shuttle-cocks which they can toss about to serve their own pleasure or their own convenience; and when the feathers are broken, and the cork has lost its elasticity, worn out in their service, then it is, 'Take that useless thing away.' O, Yorke!"—and his passion and his sorrow mastered for a moment his cynicism—"I thought you were different from all the earth beside; and yet I can see what this means. You desire to be rehabilitated; you are longing for the wealth and the safety and the home this man can give. Take them all, in God's name, and I will be the one to help you back to the height you wish to regain."

And so he brooded on all the way to Lambeth, and thence to Blackfriars, and thence to Southwark Bridge, from which point to Scott's Yard was a mere nothing.

Arrived there, he ascended to the well-remembered rooms where first he knew her, and, lifting a candle high above his head, looked round despairingly at the apartments which should know her no more.

After that he wrote out a few directions for his clerks, examined a 'Bradshaw' lying on his desk, told his housekeeper he should want breakfast by half-past seven on the following morning, and then went to bed and to sleep, for physically his long walk had exhausted him.

But the next morning brought no change to his resolution. He rose early and breakfasted sparsely, he dressed himself in the best apparel he owned, and then he drove off to the North-Western Railway Station, and booked himself for Milden—all the time Yorke's letter lying safely in his pocket-book—and he resolving she should never know, never.

He left the train at Milden, and walked across the path *she* had crossed—she in her innocent girlhood. It was a fine crisp bracing morning, and he made a *détour* in order to see the cottage, now falling to decay, where she lived when the man whose life's happiness she had wrecked came honestly and honourably, if foolishly, to woo his young bride. He stood and looked at the deep-sunk fence, at the grassy lawn, at the moss-grown drive, at the glossy

evergreens, at the old trees bounding the view ; and the sight of all these things, which were well-nigh a new sensation to his London experience, seemed to bring him closer to the woman whose youth had been passed among them, who had lawn and drive, and trees and shrubs, and flowers and fence, all stored away like pictures in the recesses of her memory.

After that he turned aside and walked through well-kept paths, over which trees, now bare, arched their branches, to Forde Hall, where he asked if he could see the owner.

There had been a time, and that not so very far remote, when Luke would have felt considerable trepidation in marching up to a great country mansion to pay a morning visit ; but that time, like the reign of petticoat government and the *régime* of bread-and-butter and water-cresses, was past and gone ; and Luke felt no more nervous now about meeting Mr. Forde, save for one reason, than he might about encountering Jones the ragman, or Robinson, whose business took the pleasing and artistic form of flowers and feathers.

If anything dismayed Mr. Ross at Forde Hall, it was the subdued air and respectful solemnity of Mr. Forde's own man, Simpson, who, after some trifling delay, informed the visitor that his master would see him, and begged Luke to "Have the kindness, if you please, sir, to come this way." Having conducted Mr. Ross to the end of which way, he closed the library-door, and left Mr. Forde and his visitor to commence their interview.

"I ought to apologise for this intrusion," Luke began, and then hesitated.

"You said on your card that your business was private, personal, and important," finished Mr. Forde.

"It is all these, not to me, but to you," Luke answered, desperately. "The fact is, Mr. Forde, last night there was a letter placed in my hands to post to you, and I determined, knowing it did not contain many facts you ought to hear, to bring it myself. That is the letter." And he took Yorke's envelope from his pocket-book, and placed it in Mr. Forde's hands.

For an instant that gentleman's fingers played with

the seal ; then he said, laying the letter before him unopened, " Now to your part of the business, sir."

" Will you not read what is written there first?"

" No," was the reply. " I should like first to know who you are, why you are here, and what you have to say ?"

Then Luke began, and told everything, save one—the love he himself had borne, did bear, the woman who was this man's wife. He recited the whole story, just as she had repeated it to him that night by the water's edge, while the river rippled in upon the steps, and the lights shone down into the Thames, and her agony and his seemed greater than each could bear.

That was the tale he had set himself to repeat—that, her excuse, such as it was—that, just her love for an unworthy object who had won her love, to whom she had been more than wife, more than helpmeet, and who, after devotion and assistance and affection beyond count or remembrance or measure, cast her off when it seemed to him that, by so doing, he could better his position.

Told by man to man, when the embers of life's fire were certainly, in one case, burning low—when the agony of the old wrong was almost a forgotten story—it was a tale to move the pity, to soften the heart; and Mr. Forde listened, convinced that the Yorke he remembered must be the same Yorke, spite of her sin, still; or else she could never have so impressed this stranger, who sat opposite, with so marvellous an assurance of her sweetness, her self-denial, her devotion.

“And you, sir,” Mr. Forde asked, at length, “may I ask who you are, and how you came to be connected with this matter?”

“I am a very insignificant person,” Luke answered with proud humility. “I was able to stand between Mrs. Forde and poverty at a time when she needed a friend, and that friend a man. She has honoured me with her confidence ever since. Beyond that I have no claim even to her friendship.”

“I must think over what you have told me,” Mr. Forde said, slowly. “Where are you staying?”

“I return to town by the next train,” Luke

answered. "My business cannot spare a longer absence."

"That is unfortunate, for I should have liked to speak to you farther on this matter."

"There can be no need for that," the other said, hastily. "If you wish any confirmation of my story—any farther information about Mrs. Forde, write to Mr. Collis. He will confirm every word I say; tell you just what Mrs. Forde was, and into what evil hands she fell."

"And you—how am I to thank you?"

"There is no need for thanks. I have only done a little less than my duty;" and the speaker's face turned ashy white at the idea of what all this duty performed might bring about.

"You must be tired after your journey. You will take some luncheon?"

"Not on any consideration," he replied; then added, "Pardon my brusqueness. I am not well. I could not eat, thank you. Good-morning;" and affecting not to notice the hand outstretched to grasp his, Luke passed away from the room, and

into the hall, and only breathed freely when half a mile of plantation and lawn intervened between him and the owner of Forde Hall and Yorke.

"He will have her back," he thought, "and that immediately." But therein Luke Ross chanced to be mistaken.

Anyhow he had, he knew, done or tried to do his duty, and that assurance strengthened, if it did not comfort him, in the new life on which he was entering, as he said, a changed man.

For days, almost weeks, Yorke watched for his coming; but he entered her little drawing-room no more. He had sworn to himself that he would keep away; and though he answered her letters regularly, and indeed wrote often on business matters—oftener perhaps than there was any actual necessity—he made no mention of ever calling, of ever wishing to see her again.

"She will go back," he considered, "and forget all about the past and me. That romance is done with, and I will devote myself to making money."

But even with this intention Yorke seemed to

interfere. Just what happened to Austin Friars had now come to pass in his case. It was needful for him to repay that thousand pounds, and after his return from Milden, Luke Ross set himself to the consideration of ways and means ; for now that Yorke no longer needed his assistance, he was certainly not the man patiently to bear receiving assistance from her.

Meanwhile, never in her life before had Yorke so earnestly longed to see him. Had he been the most artful of lovers, instead of the most simple, he could not have taken a better plan for stamping his image on her memory than by thus suddenly absenting himself at a time when she felt more lonely than ever.

She wanted to talk over the letters she received from Mr. Forde's solicitors ; she desired to show him her answers ; she longed to have his advice concerning her future home ; she yearned to prove to him that it was for his sake, his alone, she had resolved to accept her husband's offer. But Luke was inexorable.

After what had passed between them that night, he felt he could not resume his old relations. He knew it was best for him, at all events, to keep away; whilst, on the other hand, Yorke, remembering that mad outburst of long pent-up love and despairing passion, could not ask him to come and go as formerly.

They could not play at "being only friends" any longer—she quite understood that. The matter was too serious now for self-delusion. He had laid himself out to give up his life for her and to her; but he had not bargained for that time ever to arrive which had now arrived, when their interests should cease to be identical; when Yorke should desire to quit London provided for by her husband, and leave him for his share of their long partnership a broken heart. For this was about the state of the case; whatever success the future might bring in a worldly point of view, in a domestic he knew his life was wrecked. Not only she, but he, had been playing with edge-tools. In all bitterness he acknowledged this, even while resolving that he

would not turn coward in consequence of his hurts.

How she tried him with her letters—letters that, nevertheless, he would not have been without—no words can describe; how the confidence she gave just the same as of old alternately touched and irritated him, I never could tell. Sitting in the evening, over the winter fire, in the rooms that always seemed to his fancy haunted by her, he read and re-read those epistles, which appeared like apparitions of the dead past, once so full of life and happiness.

He could see plainly enough that she had resolved to keep nothing from his knowledge; that whether he came or stayed away he should still not remain in ignorance of her affairs. All the communications she received from Mr. Forde's solicitors were sent on for his perusal; and even when at length something very different from money-matters came to be the theme, she nevertheless remained frank and open as ever.

"It has come about as you prophesied," she wrote

one day. "Mr. Forde is willing, nay, wishful, for me to return. Nothing can be kinder or more noble than his letter, which fills me with a keener remorse than ever. He offers to let Forde Hall, and reside anywhere I may select. He says the past shall be as though it had never been; but you know this is impossible—as impossible as that I could take so mean an advantage of his generosity."

To which Luke replied, "You might make him very happy still, I think."

And after that there came no letter from Yorke for more than a fortnight; and he was just beginning to think she had taken offence, and would write no more, when one night, by the last post, he received this note:

"Mr. Forde has met with a serious accident, and his solicitor is now here waiting to go down with me to Milden. I have been telegraphed for. Excuse this haste. We must go by the express."

"Now how will it be?" Luke said to himself.
"Will he die, and leave her a rich widow? or will

he live, and everything be made up again? Any way, it cannot signify to me." Which was all very well; but the whole of that night he never closed his eyes. What he had prophesied so long before was come to pass, though not quite as he had prophesied it would. The result was the same, though the means were not. And now he fully realised to himself how utterly he had disbelieved in the probability of his prediction being fulfilled—how completely he had built his air-castles upon the certainty of his own assertions never being verified.

Nevertheless they proved to have been only too true. She was gone, and he was alone in that great City house overlooking the grim City churchyard, where she had kept her despairing vigil that night when this story opened.

CHAPTER III.

EASTER SUNDAY.

To his business—to his buying and selling, his paying and receiving, his letters, and his ledgers—Luke Ross turned back mechanically—just as a man returns after seeing the mould filled into the grave of one who was *the* one, and no other, in all the world—to the drudgery of an existence across which no sunshine like the old sunshine may stream again for ever.

He had his work to do, his place in life to fill, his future to consider, his present to make what he could out of, although the object for which he had toiled proved to have been a delusion—although she was gone.

He could not quite realise it at first. His

memory was continually falling to sleep, and dreaming, "I will go down to Wandsworth to-night; I will tell Yorke so and so; she will be glad to hear I have completed that arrangement;" and next moment waking with a start and pang to the consciousness of his loss—to the certainty that, whatsoever the days to come might bring, the Yorke he had known, sinning yet trustful, deserted and desolate, first angry, then pitiful—the Yorke he had beheld placing her faith in so weak and broken a reed as Austin Friars—who had stood with him beside the rippling waters—who had grown dearer and dearer to him every day of their strange companionship—would never walk with him again through the City streets, nor kneel beside him in the old City churches, nor be in any way just what she had been in the times which, when he looked back upon them, seemed to his imagination so brimful of happiness, that he marvelled no prevision of the certain end came, even in the midst of his contentment, saying, "It cannot last; it is high noon now, but the night must come."

Of the lonely emptiness of that man's heart, how is it possible for me to tell? To him she was worse than dead—she was gone away living. Dead, she would have been all his; living, they were like two ships, which, after having kept company together in strange seas, in unfamiliar climes, in tempest and in danger, part suddenly when close to shore, and drift away farther and farther from the friendly intercourse of old.

The graves where our loved ones lie are always green, kept so, it may be, by the tears of our memory; but over the tombs of those who have died for us, whilst living for others, nightshade climbs, and bitter venomous thoughts gather—sad cypress shades them, and ashes from fires which we once fondly conceived could never be extinguished, are piled high all around.

She was gone; and the beauty and the hope of the man's life were gone with her. To the work and the labour of the day he turned him back till the evening, not caring how soon the evening might come to end so gloomy a day; but working hard,

nevertheless, as befitted his character, and leaving—as was natural, alike to the rank from which he had sprung and the nation to which he belonged—no means neglected of pushing himself on in the world—of bettering his position and improving his fortune.

Instead of a woman, he took prosperity for his mistress. The smiles of beauty may be deceitful; but concerning the tangible benefits accruing from a large balance at a man's banker's, there can, I apprehend, be no dispute. He was now free to make a good thing of life, unweighted—so Luke sometimes remarked bitterly to his own soul—and he would make it. If ever he and Yorke met in the aftertime—if ever—she should not behold in him a man who, spite of all his struggles, had only been able to keep his head above water—for, ah! already his fancy, disturbed from one nest which she built to contain her sweet dreams and hopes, was busy carrying straws wherewith to weave her another habitation, capable of receiving, not the passionate, despairing, reckless Yorke of old, but the new Yorke, who,

having fared through so many sinful years not so well as one of her husband's hired servants, had returned from the husks of her former life, like the prodigal of old, to the wealth and luxury of Forde Hall.

This was how Luke sometimes put it to himself—not generously, or charitably, or even justly, but humanly, and in pleasant lover-like fashion ; since no woman jealous of another woman—no enemy speaking of the one he hates most—no rival envious of the prize another has snatched from him—can be so insanely bitter as he who, having mentally appropriated some fair lady, finds that, with scarcely a good-bye, she has slipped out of his life, and chosen her own path, which may not be his path, and her own people, who are all as aliens and strangers unto him.

Had Mr. Forde been poor, Luke thought he might have borne it more calmly ; but when he remembered even the very best he had been able to do for the woman he idolised—the struggle it was to provide her with such small luxuries as it

delighted him to procure—and contrasted his straitened income with Mr. Forde's wealth—his life of labour with Mr. Forde's leisure, the dreary City house and the drearier suburban villa with Forde Hall—the man felt as if he should go mad by reason of his very impotence to retain, by any means, a place in her memory.

And behold, this was the woman whom, while yet he believed her within his grasp, he had hesitated about making his wife! Recalling that time, he first lamented the evil chance which threw her across his path, and then repeated to his own heart the words he spoke to her :

“My day with you has been very pleasant. Spite of all the pain to-night, I would not *not* have spent it.”

Which was true. Spite of the fever that consumed him, had he been led to the waters of oblivion, he would have refused to drink. She had gone out of his life, but he had once formed part of hers ; and to a man whose whole soul is engrossed by a woman, even such poor comfort as this, proves not wholly unavailing.

He had been once; he might be again. Mark the necessary ending.

Already, as I have said, fancy was building her another nest, and hope, fluttering about the eaves, sang songs, low and tremulous certainly, yet such as thrilled the soul of the listener with a strange delight.

Farther, as time went by, and he learned that the man whose wealth he coveted, whose broad lands he once looked on with grudging eyes, could never expect to be other than a helpless hopeless invalid, Luke, strong in his comparative youth, in his health which had never yet failed him, grew remorseful concerning the way he had repined against his lot.

How should he feel, even though Yorke and Forde Hall, wealth, birth, and position, were his, if an hour came when he knew he might never walk even from one room to another—never be other than dependent on others—never move hither and thither, except borne here and there? God, he knew, in his infinite mercy, gives at length resignation when such a blow is dealt; but Luke, sitting by his lonely

hearth, pictured it all to himself—pictured the despair, the mental agony, the struggling of hope against conviction, the sullen apathy, the tardy submission—and strove unavailingly to realise how he should endure, had the trouble fallen to him.

Knowledge of the full extent of the calamity which had overtaken Mr. Forde came to Scott's Yard only by very slow degrees. When Yorke first wrote after her arrival, she could only tell what she understood herself—namely, how the accident occurred, and the fears which were entertained that if Mr. Forde recovered at all, he would remain an invalid for life.

She did not enlarge much on either subject, merely stating concerning the cause of injury that, the horse he chanced to be driving having taken fright, the dog-cart was overturned, and Mr. Forde thrown out, and much hurt, whilst his servant escaped comparatively little harmed.

"The doctors cannot tell yet," she said, "how it will all end ; but they hold out little hope, even if his life be spared, that he will ever be strong again."

And in one note after another this last expression of fear was repeated, till at length she stated for a certainty that he would never be able to walk again—that his doom physically was sealed. “I hope against hope myself,” she finished. “Had his life been a happy one—had I helped to make it so—or had I even not helped to make it wretched, I think I could have borne it better; but as it is, the burden seems heavier than I can bear. Had I by my own direct act brought this trouble upon him, I do not believe it would be any harder for me to endure than it is now, when, remembering his and my past, I look at his present, and consider what they tell me his future must be. He bears it as I cannot. First or last, I have never heard a murmur. His only fear seems to be that my health may suffer; as though I would not gladly—thankfully—change places with him, if I could only give him back the strength he can never possess again.”

Luke felt all this. He took the man's patient submission for a text, and preached to himself from it; but he could not write to Yorke much about

Mr. Forde; and because of this she thought him perhaps a little hard and unsympathetic; and so after a time her letters grew less frequent, and although they had only been separated for a few months, Luke began to consider that they were becoming something very like strangers.

He was not angry with or bitter against her now. He only felt, as I have said, that the old Yorke was gone, and that a part of his life was gone with her. A considerable portion of their correspondence had borne reference to money matters; and so long as these remained unsettled, letters on both sides were long and frequent; but now he said to himself he had not even that excuse for intruding into her new estate. They had both written all, either imagined, they should ever want to write upon pecuniary subjects. The thousand pounds had been sent and returned — sent once more, and returned again — Mr. Forde's solicitor called in Scott's Yard, empowered not merely to arrange that Luke should retain the money as his own, but also to urge his naming any farther sum which might enable him

to extend his business and ensure his commercial success.

"May I ask if this proposal come from Mrs. Forde?" Luke inquired, when his visitor ceased.

"To be perfectly candid, it does not," replied the lawyer. "She seemed to think you might be annoyed—that, in fact, you might misunderstand the feeling which dictated Mr. Forde's offer."

"I do not misunderstand," Luke answered, "and I am very grateful to him. Say this, if you please, while you say at the same time that I cannot accept his offer."

"Cannot, or will not?" asked the other, with a smile.

"Cannot," Luke repeated; "but add, lest I should seem ungracious, that if I ever need help which he can give in the future, I will apply to him."

"Thank you; and with regard to the thousand pounds, which for a special reason Mrs. Forde desires you should retain?"

"Mrs. Forde," Luke answered, slowly, "wishes

me to keep that sum as trust money, and for a specific purpose. I will write to her on the subject."

Which he did, saying: "When the evil day you seem to anticipate dawns for Mr. Friars, that money shall be forthcoming. I will hold it in trust till then."

Over this letter, which seemed and which was hard, Yorke wept bitterly, for he had wilfully misunderstood her meaning.

She had not really been thinking about Austin Friars. She only wanted Luke to keep the money, giving it to him with a pretty womanly deceit. "Some day," she said, "he may perhaps need your help: keep it till then."

But not understanding feminine guile—good and virtuous and straightforward men rarely can comprehend the devious routes which it pleases women for some inscrutable reason to choose—Luke arrived at the conclusion that her heart was still one with the weak purposeless creature who had broken it—that in her self-elected exile it was of him she was

thinking—that every one had best of her memory, save “her brother,” Luke Ross.

“Yes, that was the compact,” he sneered to himself; “and just like brother and sister, we drift apart. So be it.” And full of bitter jealousy he strode off to the bank, where hitherto he had considered it rather a privilege to be permitted to keep his modest account.

“I want,” said Luke to the manager, “to place a thousand pounds in your hands on deposit.”

“For any specific term?” asked that august individual.

Mr. Ross hesitated for a moment, then answered,

“At three months’ notice.”

Whereupon the manager, who in his way was a grand personage, and the controller, all unconsciously perhaps, of many men’s destinies, turned and looked at him slightly, and, if it be not derogatory to add, interrogatively. A thousand pounds! Tens, hundreds of thousands were mere bagatelles in the year’s story of the big bank. Thousands! Sometimes a clerk disappeared with a few of them—trifles

too small to be considered ; but that a man like unto Luke Ross—a struggling merchant—a man who, to use a phrase rarely heard west of Temple Bar, generally saved his bills and met his payments “by the skin of their teeth”—should want to deposit ten hundred pounds, was a mystery of mysteries—one which, in fact, the great man, who though an autocrat was human, felt it at once his pleasure and his duty to investigate.

“Three months is a long time for business purposes, Mr. Ross,” he said.

“I do not intend to use it in my business,” Luke answered.

“Ah, trust money !” suggested the other.

“Not exactly ; for it is my own if I like to use it. The fact is”—Luke went on hurriedly—“that sum has been placed in my hands to trade with, if I see fit, or to retain, in the event of a certain contingency arising. I do not wish to trade with it ; but in case of need—the need I have referred to—I should like to be able to withdraw a portion at three months’ notice.”

“Very proper indeed,” said the other ; but all

the time he was thinking, "What a stupid donkey you must be! Were the thousand mine, I should double it in three months." Which only goes to prove that his knowledge of men and things exceeded the knowledge of Luke Ross, who felt himself a very small and poor individual indeed, in presence of the speaker, who had often refused to touch his paper, which was (with the exception of Austin Friars' bills) good enough in all conscience as paper and times then went.

And so, remembering that there were a dozen people waiting in the outer room for audience, he bowed himself out of the presence-chamber, unconscious that he had just done as good a thing for his own advancement pecuniarily as he had done for his own standing socially, when he shook the dust of Church Row off his feet, and went forth from the domestic paradise where he had dwelt so long, into the wilderness of the world, beckoned thither by Yorke.

Thinking in after-days over the circumstances of his career, it always seemed to Luke singular that

from the hour Yorke returned to Forde Hall his business prospered so exceedingly. Despite the difficulty he had in realising and borrowing the money he sent down to her, and subsequently lodged, as has been stated, on deposit, he was really more easy as regarded pecuniary matters, and more successful commercially, than had previously been the case. It was something, perhaps, to be relieved from Mr. Friars' bills. Those eternal renewals, the being constantly obliged to place acceptances which in one sense had no concern with his business, where his own trade-paper should only have appeared, had been really a greater drawback to his advancement than he himself ever exactly realised; farther, the constant feeling that he was, after all, only a sort of steward of Yorke's money, had somewhat cramped his energies and rendered him cautious exceedingly. Moreover, it had been the pleasure of his life to surround her with comforts that his actual profits could ill afford; and all these items added together had militated against his success.

While Yorke remained near him he did well—wonderfully well, considering the weight he carried; but now she was gone, he did better—everything he touched prospered. The year succeeding her departure was one of almost unexampled good trade; and for the first time in his life Luke Ross felt it was more than possible he might yet do great things for himself commercially—become comparatively rich, though utterly lonely. Heigho! “A fat sorrow,” says the proverb, “is better than a lean one;” and now she was gone it was just as well that success had come. After all, there is a fine tonic in prosperity; and prosperous or the reverse, Luke Ross was scarcely the man to sit down with folded hands, or to pace the City streets with a sad countenance, because he had made a mistake, and loved, like many another, a woman “too well,” though “not wisely.”

Had such a thing happened to Austin Friars, he would have bewailed his luck, which led him, out of all women, to select that woman. But Luke was made of stronger stuff, and knowing quite well no

woman save Yorke could ever have so stirred the depths of his soul, he kept quiet, understanding vaguely it was better for him to have so loved and so suffered, than never to have really loved at all.

Supposing, for instance, he had married Kate—as, but for Yorke, might well have happened—what then? Luke pondered this question over and over as he walked home from Church Row, whither he had gone to see the old year out, and to welcome the new year in.

After long absence from such domestic delights, he had at length spent an evening in the bosom of his family, and the problem he considered as he walked back to Scott's Yard was, how he had lived in Prospect Place so long; how he had ever tolerated the existence which obtained there; how he could ever have dreamed of tying himself to a girl like Kate, good though he knew her to be; how he had endured the petticoat-government of his aunt and Melinda; and how he had bounded the horizon of his future with the interior of a dingy City office

and the depressing regularity and respectability of his dreary suburban home.

Since he left there he had, like those who go forth in ships, seen the wonders of the deep ; and now, when after his experience he beheld once again the dead-level of commonplace which had, as he formerly imagined, perfectly satisfied his desires, he stepped back amazed at the change time and circumstances had wrought in him.

Yet he was glad to be at peace with his people, pleased to remember he had carried out the intention he once confided to Yorke of asking them to dine with him on Christmas Day.

“MY DEAR AUNT,” he wrote, “I think the breach between us has remained open too long, and I should like to close it. For anything I may have said to vex you when we parted, I am sorry ; and if you are willing to let bygones be bygones, and, together with the girls, to come and eat your Christmas dinner here, it will give great pleasure to your affectionate nephew,

“LUKE ROSS.”

To which Mrs. Holmes, who had a great idea that people who were willing to eat humble-pie ought to be liberally helped to that delicious compound, replied,

“MY DEAR NEPHEW,

“I was very pleased”—Luke winced a little at sight of the well-remembered expression—“to receive your note, and to know that my dead sister’s son has not wholly forgotten those who tried, though unsuccessfully, to make his home happy. We cannot accept your invitation because we have been engaged out for Christmas Day ever since last September;”—“Good Heavens!” thought Luke, “who can have been so anxious for their company?”—“but we are obliged for it all the same; and if your engagements will let you join us on New Year’s Eve, we shall feel honoured by your company.”—A statement which Mrs. Holmes regarded as a piece of delicate irony.—“Melinda and Kate desire to be remembered to you, and I am, as ever, your affectionate aunt,

“C. HOLMES.”

This letter—the result of long deliberation—had been toned down to its present mild form after much declamation on the part of Melinda and tearful remonstrances from Kate. It was Mrs. Holmes' desire to write a short manuscript on the Yorke Friars' question—to recapitulate the primary cause of offence—to rehearse how he had gone off at a tangent from his comfortable tea, and left the house, because he liked a strange designing woman better than his own kith and kin. She proposed likewise suggesting the question that he had not found Mrs. Friars so charming as he once imagined her to be; and she farther intended asking him whether he meant to insult her and her daughters by asking them to take a meal under the same roof as that which covered a woman such as Mrs. Friars must be, when she lived in the same house with a young unmarried man.

“If you send that letter, mamma,” said Kate, “I declare I will leave home myself. I will go for a governess.”

"A nice governess you would make," sneered Melinda; "you are so well-educated yourself."

"Well, then, I will be a housemaid. I do not care. I will not bear it. You treated Luke shamefully; and he is willing to make it up again, and you want to put him farther away than ever. How can you tell whether he is married or not? How do you know whether Mrs. Friars be living or dead, in London or thousands of miles away? She never did us any harm, and you have no right to speak about her as you are doing."

"She never took anybody's lover away from her, I suppose," suggested Melinda.

"She never took mine, at all events," Kate answered. "Luke never loved me; and if he came and asked me this minute to marry him, I would say, 'No.'"

"O, dear!" exclaimed Melinda, sarcastically.

"If you want to know all about it," Kate went on, turning to her mother, "why not go and ask Luke?—or I will go, if you like."

"Go to that house! a child of mine!" said

Mrs. Holmes, almost with a shriek. But the idea stole into her mind that she would go herself; that perhaps Kate might be right, after all; and that possibly matters could yet be arranged between Luke and her youngest born.

She determined to say nothing to Melinda on the subject till after her return; and accordingly one morning, when she went out on the pretext of shopping, she walked across to Hackney, took a City omnibus there, and thence made her way from the Royal Exchange to Scott's Yard.

The hall-door stood wide open, inviting Mrs. Holmes to enter and walk upstairs; but she modestly contented herself with knocking, and when that failed to attract attention, rang, occupying her leisure with a study of the names painted on the lintel.

They were fewer then and different from those you, reader, were good enough to glance at in the first chapter of this book.

First-floor :

LUKE ROSS.

Second-floor :

JOHNSTONE, MALCOLM, & Co.

Concerning the occupant of the ground-floor there was no statement, and Mrs. Holmes rashly jumped to the conclusion that behind those closely-shut doors, those wire-gauze blinds, lurked her enemy.

She had come to ask for Mrs. Friars. Only imagine if the servant said she was at home and requested Mrs. Holmes to walk in, what should she do? And then quick on this question followed the knowledge that she had never previously quite believed in Luke's iniquity; that it was not till now, when she stood on the very threshold of discovery, she fully realised the length and depth, and height and width, of the discovery she had travelled all the way from Homerton to make.

Once again she rang, this time louder; and in answer there emerged from the doorway leading down to the basement an elderly woman, who, wiping her hands—evidently just taken out of a wash-tub—on her apron, inquired what the visitor wanted.

“Is Mrs. Friars at home?”

“There is no Mrs. Friars lives here,” was the answer, spoken somewhat defiantly; for Mrs. Holmes’ manner could not be considered as conciliatory.

“I want to see the lady of the house,” tried Mrs. Holmes.

“Then you can’t; for there ain’t no lady—unless myself.”

“Do you mean to say that Mrs. Friars never lived here?”

“Neither Mrs. Friars, nor any other missus or miss, lived here in my time. There was a name Friars up there” (pointing to the lintel) “and on one of the office-doors when I came here first, but Mr. Ross had it painted out.”

“And you cannot tell me where she lives now?”

“I never heard of her to my knowledge.” And before Mrs. Holmes’ face the woman, who was not, as I have said, satisfied with either that lady’s manner or appearance, tried the door of each of the lower rooms, and then, with a brief “Good-morning,”

disappeared once more into the basement, leaving the visitor standing on the doorstep.

Just then came along a clerk, who, seeing, as he phrased it, "a female in distress," paused ere he ascended the staircase, and inquired,

"Anything I can do for you, ma'am?"

"I only wanted to know if I could see Mrs. Friars," said Mrs. Holmes, eagerly.

"Left long ago, ma'am—before Mr. Ross came to live here. Do not know where she is now; but have heard it said she came into a great fortune, and went back to her own friends."

Whereupon Mrs. Holmes retreated a step as though she had received a slap in the face; and then having recovered herself sufficiently to say, "Thank you; I am much obliged," walked away quite certain Luke had not erred past forgiveness, and yet more inclined to be angry with him than ever.

Hence the note I have copied, which she wrote without consulting either of her daughters on the subject; and hence a question that, on New Year's

Eve, she put suddenly, and as if without premeditation, to her nephew.

“What has become of that Mrs. Friars, Luke, you used to have so much to do with?”

“O, she is not Mrs. Friars any longer,” Luke answered. This was the way he had decided to check any inquiries concerning her.

“Married again! You do not mean it!” and Mrs. Holmes elevated her eyelids, and swelled out like a pouter pigeon, as she paused for a reply.

“She is a great lady now,” Luke replied. “Her husband is immensely rich, and she lives in one of the loveliest places you can imagine. I never saw a more beautiful estate.”

“You have been there, then?”

“Yes—of course.”

“And whom did she marry?”

“O, you would not know anything about him if I told you. He is only a rich country gentleman.”

“And where did she meet him?”

“He had been fond of her ever since she was a girl.”

"You were fond of her yourself once, Luke, were you not?"

"Yes, as a child may be fond of the moon," he replied. "Great ladies are not to be wooed and won by Jack, Tom, and Harry."

"But still you go and see them?"

"She does not forget old friends," he said evasively.

And so the matter dropped; and when the guests were gone, and Luke was walking down the Hackney Road smoking a meditative cigar, Mrs. Holmes said to her daughters,

'My dears, what *do* you think? That woman is married again—to some immensely rich country squire; and Luke visits them.'

"Then, I suppose, there is nothing to prevent our visiting Luke, mamma," remarked Kate. Whereupon Miss Melinda drew herself up, and observed that some people would bear anything.

"You are one of them, then," Kate said sharply. Which speech caused Mrs. Holmes, softened a little perhaps by the potency of the loving cup, in which

she had wished all present "a happy new year, and many of them," to whimper that she could not think what was coming to her girls, they seemed so strange and snappish.

"I am sure we ought not to be, then," Kate said deprecatingly, "when we have got an old friend back once again;" and she went to her room with a curious feeling swelling in her heart—a feeling which whispered: "This man has suffered; but he is not for you;" and she knew it; for the Luke Ross who had left them that summer's evening long ago was as much dead as though some one had lifted him into his coffin and piled the earth-clods upon his grave.

To most of us, violent changes are as the sweeping of Death's wings; and that night Kate lamented not merely the Luke Ross who could return to her no more, but the hopes the Luke Ross who was now merely her cousin had cherished only to behold fading away.

Even as concerning their love there is in many women a motherly instinct; and it was this which

caused Kate Holmes to shed tears at the destruction of Luke's card-castle. Had it become a lordly and inhabitable building, tenanted by all sweet hopes and a fair woman, would she have smiled and clapped her hands, I wonder? Nay, friends, the tears would have been bitterer—they would have proved salt and briny, like those which flow from a mother's eyes when a son, having married to please himself and for very love's sake, leaves everything middle-aged femininity considers most worthy and most valuable in order to cleave to a woman, and that woman irrevocably his wife.

They saw little of Luke after New Year's Day; indeed, they saw nothing until Easter; for he clearly intended that for the future their intimacy was to be of the saint-and-holiday description.

"If you have no better engagement, will you dine with me on Easter Sunday," he wrote, "and bring Mr. Horley?" Now Mr. Horley was the *fiancé* of Miss Melinda; and the convivial nature of the party invited may therefore be easily imagined.

However, Luke meant to do his duty towards his

relations, and accordingly ordered in the orthodox joint of lamb, and impressed upon his housekeeper the need of providing a due amount of mint-sauce. He intimated, further, that a ground-rice pudding—a dish which the soul of Mrs. Holmes loved—would be a desirable addition; and in the way of wines and dessert he committed extravagances that appalled the housewifely minds of his aunt and elder cousin.

Anything very rich or rare he did not attempt. When the covers were removed, he told them they “saw their dinner;” which certainly the party seemed to be enjoying, until, in the very middle of the entertainment, there came a knock at the outer door; and, after a moment’s parley, Luke’s housekeeper ushered Yorke into the apartment on the ground-floor where he and his guests were seated, with the simple announcement, “A lady wants to see you, sir.”

In she came, looking sweeter, prettier than of old, a trifle more worn, it might be, a shade thinner, but with every adjunct to her beauty wealth and dress could give.

He had never before seen her attired in anything save black ; and now, when she appeared clad in a maze of light-coloured garments, pale-blue ribbons in her bonnet, the most delicate of gloves, the prettiest of bracelets, Luke, Heaven help him ! lost his heart once more.

It was the woman he loved, let her assume what shape, enact what part she chose ; let her come in as she did then, a little shyly amongst so many people, or confidently, as he had seen her enter a room before then, or slowly, and with a certain melancholy, as in the old days departed, which he remembered so well, which could never be quite forgotten days to him and to her.

“This is an unexpected pleasure,” he said, rising to welcome her, and for the moment forgetting his guests in his delight at beholding that dear face once more.

“I was in London,” she answered, “and could not pass through without seeing you. I did not know you had friends, or—” she hesitated, not liking to add, “I should not have come.”

"My aunt, my cousins—Mrs. Forde," Luke exclaimed, recalled to present circumstances by her words and her looks; and, hearing themselves thus mentioned, the assembled company rose, and Yorke, seeing what was evidently expected, shook hands with them all round, not forgetting Mr. Horley, who said, in a thick, guttural voice that seemed to come from the very depths of a black-velvet waist-coat:

"Hope you are well, mum."

"Yes," Yorke answered, "thank you, I am quite well."

"Have you lunched?" Luke asked with a certain hesitation.

"No; nor dined," she said promptly; "and I am so hungry."

Then they brought her a plate and knife and fork, and Yorke ate merrily the lamb and mint-sauce Luke gave her.

"It is like old times," she observed, accepting the situation, and Mrs. Holmes' severely wondering look at the same instant, "dining with you. Mrs.

Suthers is quite well. She often talks about you, though you seem to have forgotten her."

"Now who can Mrs. Suthers be?" considered Luke's aunt and cousins.

"I hope, ma'am," said Mrs. Holmes, taking advantage of a pause, "that your good gentleman is quite well."

Just for a second Yorke looked bewildered, then she answered:

"Indeed I am sorry to say he is far from well—so ill, that we are going abroad to-morrow."

"What may be the nature of his malady, mum?" asked Mr. Horley, who chanced to be a chemist and druggist; and at the question Luke absolutely writhed.

"He met with a serious accident a little time since while driving," Yorke replied; "and his doctors hope that perhaps the German baths may prove beneficial."

"Wonderful things those German baths," observed Mr. Horley oracularly, and no one contradicted him.

When, after the disappearance of the ground-rice pudding, Yorke rose, and with a little blush and embarrassment said she must go, Luke rose likewise, and offered to fetch her a cab.

"Thank you, there is one waiting for me," Yorke replied.

Whereupon Mrs. Holmes went into a mental calculation concerning the time for which she would have to pay.

"I will see you safely to it," Luke said gravely.

"Ah, no," she pleaded, "stay with your friends; do not let me disturb you. I am accustomed to seeing to myself, if you remember."

But he would not hear of it; and so, after an apology to Mrs. Holmes, Yorke let him have his way, and they walked once again down Scott's Yard together.

"I daresay, after all, she brought her own carriage," exclaimed Mrs. Holmes when the front door closed behind them. "They must be immensely rich. That jacket she had on never cost one penny under ten guineas."

“You might go to the top of the lane, Robert, and see,” suggested Miss Melinda.

And not altogether loth, Robert, thus exhorted, ran into Bush Lane, and so to the corner of Cannon Street, whence he returned immediately with the intelligence that it was only a cab; but “O, such a footman! regular tip-topper, and no mistake.”

Mr. Horley was not a mischief-maker, wherefore he refrained from stating that he had beheld Luke standing close to the cab-window longer than there seemed any actual necessity, speaking more earnestly than he could well understand the need for.

“You will come to the Hall and see us on our return, Luke,” she was entreating. “I have talked so much about you and your kindness to Mr. Forde, that he wishes most earnestly you would pay him a visit.”

“That is very kind of him,” Luke answered gravely. “But amongst your confidences did you ever tell him—I loved you?”

“No,” she said, faltering a little.

“Well, until you do tell him, I shall never be his

guest ; and after you have done so, I shall still say
—‘Nay.’”

“Luke !”

“Yes, Yorke.”

“Tell the man ‘Home.’ Good-bye ;” and her fingers touched his, and the sweet face smiled farewell ; and she drove off, leaving him doubtful as to what she had meant to say.

Three minutes after Yorke could not have told herself. She only knew, as Luke—walking sadly back to the house, where his people had been solemnly invited to hold high holiday—confessed to his own soul, that a great gulf yawned between them ; which, sooner or later, he swore he would bridge over. Sooner or later—ah, friends, is it not often later than sooner ; and generally, for human interests and purposes, too late altogether ?

CHAPTER IV.

AUSTIN'S CONFIDENCES.

To be a thoroughly successful humbug—a man, that is to say, who, when he has robbed you of your inheritance, your friend, your wife, shall still seem to you less villain than fool, less a deliberate trickster than one who has ruined your prospects because he was mentally incapable of grasping the possible and probable consequences of his actions—it is needful that the humbug shall first have tried his 'prentice hand, and with good results, on himself.

He must believe in his humbug, in other words, before he can either make another believe in it, or in his own belief in it. To be a villain, or a cheat, or a rogue, is quite a different department of social science; and a villain, or a cheat, or a rogue, or a

trinity-in-unity of all three, is, I may add, a much less dangerous individual to know than a mere humbug, if the association be likely to prove close.

When you become cognisant of the villany of a villain, or the cheating of a cheat, or the roguery of a rogue, you can cut him, or kick him, or lock him up; but with a humbug, what is a man to do? Supposing that one year you inflict condign punishment upon him, he reappears the next, and either ignores the fact altogether, or says he bears no malice, or hopes you are sorry for your conduct, heaping coals of fire upon your head the while by asking for the loan of five pounds. You never know when you have him, or when you have done with him. The only certainty you possess is, that while you and he live, he will never have done with you. His memory, so far as your causes of offence are concerned, is like a slate over which a wet sponge is continually passing. You cannot cut him, for he will not let you. You may kick him, it is true; but for all the impression such chastisement produces, you might as well kick an india-rubber

ball. If you lock him up, he makes that fact a reason for future levies of black mail. When he goes away, you are for ever expecting him to turn up again at some most inopportune moment. When he dies, the strain has been so long continued that you cannot feel glad at the deliverance—even if, as often happens, he do not contrive so to make his last bow as to leave an unpleasant sense of guilt and responsibility on your soul.

If for a time he be prosperous, you can only pray God it may last, well knowing your prayer will not be answered. If he be unfortunate, you know for a certainty that, let whomsoever choose be to blame, he is not; that let you do what you can for him, he will remain dissatisfied. Sinbad's Old Man of the Sea must have been a nice cheerful sort of companion in comparison to the "humbug" with whom most of us are worried.

That is to say, most of us in London, since the air of a great city is as necessary to a thorough humbug as water is to the existence of fish. The man does not breathe who could endure his constant

society ; but many men there are in this great Babylon who, seeing some unfortunate creature born under what they consider a ban of ill-luck, are willing enough to hold out a helping hand occasionally, to sympathise with his sorrows, to believe the world has been very hard to him, and to accept his own statement that every thing or person, except himself, is to blame for his continual misfortunes.

The very incarnation of this sort of individual was Mr. Austin Friars. He humbugged himself, and he humbugged other people who pitied the constant hot water through which he had to wade, until they found out that he boiled it with fires of his own lighting ; and even when they had found that out, the man was so plausible and so specious, they still went on pitying him as a matter of habit.

He had been rich, and the credit thereof he took to himself. "He had been poor, but that was not owing to any fault of his. Entirely through his own merits he had made a 'tolerable marriage' and become a partner in a 'respectable business.' By reason of the folly of his father-in-law, and the

meddling of other persons—more especially of that man Ross, who coolly walked in and took possession of the business he (Austin) had made—he was cast adrift once more, with a wife accustomed to every luxury, and a young family to provide for. Himself, of course, he did not consider ; but it was hard for those connected with him. He might say he had to begin the world over again, and not a free man either. However, he—Austin Friars—did not mean to despair ; he intended being yet richer than old Monteith. It was a simple question of work, and in a few years he hoped to recover his position.” So Austin Friars discoursed to the world in general ; and I am bound to record that the way the world in general received these and such-like statements justified the confidence he reposed in it.

During the year following that in which Mr. Monteith dissolved partnership with him, trade was, as has been said, exceptionally good, and Austin declared that he made money faster than he could bank it.

Where he got his capital was a mystery to

those who knew the amount he brought with him out of Leadenhall Street ; but most people, even those most intimately acquainted with Mr. Austin Friars' concerns, firmly believed he had some influential "backer," who found the money and shared the profits, and secretly directed the business, and, so to speak, pulled the strings that moved the puppets in Austin's commercial show.

He had large grand offices in Billiter Square ; lots of clerks, plenty of business, his bank balance was always satisfactory, his payments duly met. He had a house at Highgate, where he entertained much City and other company ; and altogether the Austin Friars of those days was very much the same man (only bigger) as the Austin Friars who was wealthy and well-to-do when he first met Yorke, and conceived himself rich enough and sufficiently in love to talk about marriage to a poor companion.

There was a Mr. Turner who spent much time at the premises in Billiter Square, concerning whose antecedents, exact position, and real connection with

Friars & Co. speculation was rife. His principal occupation appeared to be reading the newspaper. He never wrote a letter, he never saw a customer—on business, that is to say—though he kept many men amused while waiting to see Mr. Friars ; he had nothing to do with the books, he took no lead in the firm, he was not remarkable in appearance, dress, or manner ; and yet every one believed him to be, if not the veritable capitalist, some agent deputed by the capitalist to see that things went on satisfactorily.

He lived, when at home, in Worcestershire ; and most persons imagined him to be the owner of great estates in that pleasant county ; but he rarely was at home, preferring, with the modesty of a great mind, his bachelor chambers at the West, where he and Mr. Friars saw even more of each other than was the case in the City.

And they saw enough of each other there, one would have thought, to satisfy all the requirements of friendship ; for since his removal to Billiter Square Austin had furnished a couple of rooms for

himself above his private offices; and in one of these he and Mr. Turner were wont to sit smoking and talking late into many a night, when Mary imagined her spouse was taking a compulsory journey to Manchester or Liverpool, or some other conveniently situated place of business.

The fact was that not merely had Austin taken a strong fancy for becoming a millionaire, but he had also grown awfully weary of the domestic hearth.

"My wife is as good a little soul as ever breathed," he said, confidentially to Mr. Turner; "but, hang it! when a man goes home after a hard day's work, he wants something better to speak to than a talking doll. I should like a woman to whom I could tell my plans, and hopes, and fears, and expectations."

"I am very glad you have not got what you should like then," answered Mr. Turner, who was a grim, reserved sort of man, with small keen eyes and iron-gray hair. "I do not believe in women, nor in a man who confides in women—at least I would

rather not be connected in business with so trustful an individual. By the way, talking of such things, what became of that little girl you were so infatuated about just before I left you?—companion, or something of that sort—pretty, soft-looking creature—you know whom I mean; for you were awfully smitten there, Friars, if you remember.”

“O yes, I remember!” and Austin bent forward to knock the ash off his cigar, and to conceal an expression he knew came into his eyes. “She went the way of all flesh—”

“Died?” This was interrogative.

“No; married—is not that the life-story of all women? Are they not, if at all attractive, born to make good marriages, as the sparks fly upwards? That little girl’s husband has just as many thousands a-year as we hope to divide between us some day; and is altogether in a very different sphere of life from ours, my friend.”

“God bless me!” remarked Mr. Turner, who was philosophical, though unconvinced. “Well, you were hit hard there, Friars?”

"Acknowledging that—"

"I used often to wonder how it would all end."

"Should you like to know?"

"Yes, I should greatly."

"I asked her to marry me, and—she refused."

"Assigning for reason?"

"The fact that her hand was already promised—"

"To her present husband?"

"Even so;" and with a host of memories crowding upon him, Austin Friars looked out of the open window upon the pavement of Billiter Square, and puffed away industriously at his cigar, while Mr. Turner sat watching him.

"Friars," he said at last, "do you know, I think that matrimonially you have made a mistake. The girl who refused you was the one you should have married."

"If you say another word about her," exclaimed Austin, rising, "I will fling you out of the window!" At which threat Mr. Turner only laughed, and bade his friend sit down again.

"I really should like to know how you have passed all these years," he said, after a pause.

"Then you won't," Austin answered.

"Then I what?" interrogated the other. "O, my dear fellow, you mistake. Then I will; you and I are rowing together in much too risky a boat for there to be any hidden sands under our bows. I mean to know all about you; all about what you have been doing; all about whom you have known since you and I parted company that November day when I set out to make my fortune."

"Why do you want to know all this now?" Austin asked, turning on his companion almost like a dog at bay.

"Because, my dear friend, I have heard a whisper or two concerning a few matters that may or may not do us much harm. You will remember I only knew you as a successful man; and upon the faith of that memory we are here this evening, principals in a respectable business turning over tens of thousands a-year. A psalm I learnt in my childhood says something about a breath creating and a breath

destroying. It seems to me a breath may destroy, unless we are frank one with another. Come now, Friars—what about those years?”

“Which years?” Austin demanded.

“Those when you lived in Scott's Yard, and your sister-in-law kept house for you.”

There was a pause, and then Austin said,

“Why cannot you let the dead past lie?”

“Because, to borrow an idea from Mr. Longfellow, it may influence the living present,” answered Mr. Turner.

“Do you want the whole story?” Austin asked.

“Yes, if you can bring yourself to tell it.” And thus encouraged, Austin told it as truthfully as he knew how.

He put his own gloss upon the narrative, he placed himself where coloured glass threw a softening light over his misdeeds; but withal, the man who listened, could not help saying at the conclusion:

“So, to put the case in a nutshell, you were an unmitigated villain, Friars.”

"I was compelled to it. Before Heaven, Turner—"

"Stuff!" the other interrupted; "lie upon earth if you like, and to other men; but Heaven and Phil Turner have known a few things just a trifle too long for you to take either of us in. Up there," and Mr. Turner pointed to the evening sky, "I expect you are posted, with full descriptions and particulars; and down here I suppose there is nothing to prevent my saying you are not exactly the sort of husband I should choose for my daughter, if I had one."

"Granted—and what then?"

"Ross, even upon your showing, stood her friend."

"And my enemy."

"Well, you will admit he could scarcely have been friendly with both; but still he seems to me to have acted in a not unfriendly manner; and, if you take my advice, you will keep in with him. The man who was chivalrous enough to run the risk of all the world might say and think under such circumstances,

and who has been wise enough to escape scandal, may be very useful to us yet."

"I do not see that we are ever likely to stand in need of assistance from him," answered Austin a little sulkily.

"We stand on such firm ground," said Mr. Turner with a sneer.

"We stand on firm-enough ground. We are doing a large and legitimate business, capable of almost indefinite extension. If we have not much capital ourselves, we know where to go and get it. Every one believes we are prospering exceedingly; and so we are. I do not think any two men had ever a better chance of making enormous fortunes than ourselves."

"I think so too," agreed Mr. Turner; "but there is one weak point in our armour, Friars."

"You mean Grahame. He is safe enough."

"He may be safe enough, but I should like to see the last of his name, for all that. Sure as you are sitting there, that man will pitch you over some day; not because he is a scoundrel, but because he is a

fool. If we had nothing to lose, it would be a different matter ; but, situated as we are, we ought to strain every nerve to be rid of him."

"You are right, I daresay," Austin agreed ; "but I confess I do not see how that desirable result is to be compassed."

"Nor I, at the moment," answered Mr. Turner ; and he remained silent for a little time, and all the while Austin was saying to himself, "For my own part, I wish I were rid of you. Of the two, I prefer Grahame." From which confession of opinion it will be seen that Mr. Friars had at length met with his match—with a man who ruled him with a rod of iron ; who said inexorably, "You shall, or you shall not ;" who was compelling him to be successful almost against his own will ; and who was really the moving power, the very soul and spirit of that house in Billiter Square, the prosperity of which already excited the curiosity and moved the envy of many a struggling City firm.

"It cannot last," Wiseacres opined, shaking their heads oracularly ; but, spite of their prophecies, it

did last, and still the wonder grew as to where Austin got the money needful for carrying on so great a business.

"Only a few years ago," said a good-natured friend to Mr. Turner, "he had not a sovereign before him in the world; then he made a hit and married Monteith's daughter, but got kicked out of the Leadenhall Street concern at a moment's notice; and now look at him."

"Yes," was the quiet answer, "he is doing pretty well, I should think—quite as well as in the days when he made the connection which is now standing him in good stead, and had lots of money, and lived in first-rate style, and could afford it too."

"Did you know him then?"

"I have known him, off and on, for twenty years," was the reply. "Good-day." And Mr. Turner walked away from the good-natured friend, who was none other than Mr. Grahame, leaving that gentleman more mystified concerning Austin Friars than ever.

"I should not mind giving a ten-pound note to

know who that fellow Turner really is, and where Friars gets his money," he muttered. But, had any one told him the exact truth in both matters, he would not have believed it—would not have credited that the great house in Billiter Square had actually grown out of the mere chance-meeting of two men in Lombard Street.

CHAPTER V.

MR. TURNER IS SURPRISED.

To go back a little, not twenty years as Mr. Turner had stated at random, but fifteen or thereabouts—to go back to those palmy days when Mr. Friars, getting on well in the City, living in a good house at Clapton, riding a showy chesnut hack in the Park, was very intimate indeed with his present partner—intimate I mean after the pleasant fashion in which it is possible to be a great deal with a friend and yet know nothing really about him.

There are two sorts of acquaintanceship, subjective and objective; the first of which enables a man very accurately to gauge all his neighbour's faults, whilst the latter only dwells upon his virtues. When people talk of a friendship being hollow, they

usually mean that objective friendship which prevails in towns; but still it may be questioned whether the person who knows his acquaintances in this fashion would not do quite as much for them as the wiser individual who is well aware that Tom is not overburdened with principle, and that Madam, Tom's wife, only values people for what she can get out of them.

Subjective friendship reigns in the Country, and calls her objective sister who rules in Town hollow and untrue, if not immoral. Yet the City Madam is the more pleasing and least wearying of the two. She would not perhaps quite satisfy the eager devotedness of youth, but her face seems very fair to middle age, which has outlived many romantic fancies, and dislikes great demands to be made upon affections that can no longer possibly exist.

After the objective mode, then, Mr. Philip Turner and Mr. Austin Friars were great friends. They dined, talked, smoked, and fished together. They once did a fortnight on the Continent in each other's company; they were in no way connected in busi-

ness, and if they thought about business at all it was only so far as this, that Turner considered Friars must be a "confoundedly clever fellow," and Friars wondered how Turner, so rarely at his office as he was, managed nevertheless to make such a lot of money up at that little poking place of his off Barbican. Mr. Turner had another place somewhere in the Midland counties, which he visited however even more rarely than he did his town warehouse.

"I do not go in for work," he said to Austin on one occasion; "my sole talent is for administration;" which was a dark utterance then to Mr. Friars, but which he often recalled to mind when in Billiter Square he discovered the manner of man and administrator Mr. Turner really was.

The days in which Mr. Friars and Mr. Turner's intimacy was closed, were those when Austin's sun of prosperity shone very brightly indeed; when he was young and audacious, and good-looking, and—well—never quite satisfied, but still less dissatisfied than we have ever known him.

Those were the days, too, when he first loved Yorke and purposed marrying her, though many a better match offered; when he firmly believed himself to be Mr. Collis' son, and felt convinced that gentleman would ultimately acknowledge and make him his heir. He had no thought of poverty or struggle then, no intention of bringing disgrace to Yorke and then abandoning her. It was all bright weather, and winter with its hail and snow, its biting winds, its cutting frosts, seemed far away as death. He had passed through so many troubles since that the whole time came back to him only like the memory of a pleasant dream—like something utterly unreal and intangible, when Mr. Turner tapped him on the shoulder in Lombard Street, and said, just as if they had only parted the day before, "Well, Friars, old fellow, and how are you?"

For to their pleasant acquaintanceship there had come long before Austin's failure an abrupt termination. One morning, after many a month's absence, Mr. Turner entered his friend's office and said, "I should like to smoke a cigar with you this evening

if you are not engaged. I am going to leave England."

"For good?" inquired Austin, in amazement.

"I hope so; at least I hope it will not turn out for bad. I have sold my business, got rid of my house, and can now start clear; but you are busy now, I will tell you all about it to-night."

In the dusk, sitting out in Austin's garden, Mr. Turner recited his story; how when he was very young he had made just the one mistake no man can ever recall—he had married a woman below himself in rank, and morally and intellectually of a hopelessly low type.

"We had two children," he said; "one, a boy, died in infancy; the other, a girl, lived; and for her sake, so that when she grew up the world should never be able to point a finger at her, I endured—ah! Friars, these things don't bear much talking about—what I endured I would not tell you if I could. Six months ago my daughter died, and then a restraining influence was removed from both of us. How we have lived since is scarcely to be imagined. All the

money I could make would not satisfy my wife's extravagance, so I am going away to try to find peace at any rate. There is nothing very new or interesting in the matter. Thousands have made the same mistake, and thousands more will make it again. I could not stand going through the divorce business, and besides, if I were divorced to-morrow she would never let me alone—so I have provided for her amply, and intend to go away, leaving no clue behind as to my whereabouts."

"But you will come back some day?" Austin said, interrogatively.

"Never till she is dead," the other replied; and there was such a world of concentrated bitterness in his voice that Mr. Friars remarked, involuntarily:

"I wonder, feeling as you do towards her that—" but there he paused.

"That I did not kill her," Mr. Turner finished. "That is what I should do if I remained in England; I could not trust myself with her now. She would drive me mad. She has driven me mad, I think,

already, or I should not be talking in this insane way to you."

And thus, after a little further talk and a couple more cigars, they parted, not to meet again, not even to hear anything of or from each other again, until one day, when Austin Friars was walking rather disconsolately along Lombard Street, Mr. Turner overtook and addressed him as has been stated.

"Why, where have you come from?" Mr. Friars asked.

"Three days ago from Warwickshire; before that from California."

"Then I suppose—" Austin began.

"That I am free—yes—but, as is usual, it comes almost too late in the day."

"Are you going to remain in England?"

"I am not certain, it depends—" was the reply.

"On what?" Austin inquired.

"On whether England will let me remain, giving me all I require."

"And that is—"

"Money. And plenty of it," said Mr. Turner.

"I like England and civilisation well enough, but I should not care to spend the remainder of my life here on the interest of the money I have been able to bring home. I am doing nothing at present; I am looking about me."

They had got into King William Street by this time. "Come and have some luncheon," Austin suggested; and, nothing loth, Mr. Turner accepted the invitation.

"We will go to the Bay Tree," said Mr. Friars, and to the Bay Tree accordingly they went, where, over a bottle of Madeira, the friends exchanged such confidences as each considered necessary, and agreed to meet again on the following evening to "talk things over," which was a sort of tacit admission that the idea of uniting their forces had occurred to both.

And there were many reasons why it was natural such an idea should occur to them.

In the old days each knew the other as a prosperous man. When they met once more, if neither was so prosperous as formerly, at least both were prosperous comparatively. Each after a fashion

had been unfortunate, and yet each had kept his head above water. Mr. Friars' dress was no less unexceptionable than in the old days at Clapton; Mr. Turner had brought six thousand pounds safely home: the one had married into a good City family, and if he and his father-in-law could not stable their horses together, why Mr. Turner knew that the old and the young generation seldom were able to accomplish that fact.

His acquaintance with Mr. Friars had been when that gentleman, just started in commercial life, was successful beyond what falls to the lot of most; and he was ignorant of that awful time of poverty, of lying, of scarcely honest shifts, of discontent, of commercial cheese-paring, that had left Austin what we met him in the second chapter of this story.

Further, possibly, had Mr. Turner known he might not have greatly minded. It requires a long apprenticeship to the study of human nature for men to understand how surely and steadily some persons deteriorate in the atmosphere of misfortune; how the trader, fair enough and honest enough at

one period of his career, may yet come to look upon "all things as fair in commerce," to say "there is no use in being squeamish," to regard the whole thing as a fight where success may be legitimately compassed as much by sleight of hand as by power of talent or strength of will.

And herein is the real danger of business ; herein, I take it, may be found the cause of that instinctive distaste for trade of any kind which those whose position enables them to stand aside and watch, mere spectators of the game, feel for those engaged in commercial pursuits. While the sun shines and the breeze is favourable the craft may sail fairly enough, but when once storms rage and tempests howl, and it becomes a question as to what portion of the ballast shall be flung over, we are compelled to acknowledge that the things which are done in terror and in secret will scarcely bear the light of day. Of necessity, of course, this need not be the case, but practically we find it the fact ; and if business people turn round and say "These men and these women who criticise our actions would be no better if they stood

in our shoes," then they only acknowledge the truth of what more fortunate persons say, that a business life is one which exposes those engaged in it to temptations greater than humanity can withstand, and that happy are they, yea mightily to be envied, who can calculate their incomings and their outgoings to a halfpenny, and meet their engagements without help from man, or a twinging consciousness that every hour in the day they are infringing some clearly defined law of God.

Up to a certain point Mr. Philip Turner was one of those men who do not think it possible to combine success and "being too particular." Certainly in the course of his commercial career he had not fallen into the latter error, and yet no man could have said that he had ever wronged him of a penny—ever taken a dishonourable advantage. Had he been unfortunate—gone into the Bankruptcy Court—he would have been complimented by the Commissioners and paid a fair dividend. Nevertheless, as I have remarked, up to a given point Mr. Turner was not particular. Credit he regarded as Archimedes looked upon his screw. Like Archimedes, he required a pivot

to work it from; unlike that typical individual, he found it.

During the whole of his business life Mr. Turner had been looking out for "some one to work with;" not that vague capitalist whose advent we see desired in the partnership column in the *Times*, but some one to work with—not in partnership.

"I owe my success in life," said a prosperous man to Mr. Turner on one occasion, "to three or four of us working together."

"What do you mean?" asked Mr. Turner. "Bills?"

"No, not bills, but simply this. We had a certain amount of capital—insufficient, of course—but still each a certain amount. Taking it as a rule, we never wanted money all together on the same day. Supposing, for instance, Tom was hard up, Dick, Harry, and I, clubbed what we could spare and helped him: supposing I had a big bill to meet, Tom, Harry, and Dick, helped me. We have all been successful, and the secret of our success was this: *We never asked our bankers for a halfpenny-worth of discount beyond our legitimate trade bills.*

We always, thanks to one another, kept a balance, and we never told our wives a single thing about business matters."

Which sentence Mr. Turner pondered over till he arrived at the conclusion that if business men could only be of one mind they might turn the world. The difficulty being to find a mind answering to his; a pair of souls which should be as those of Jonathan and David—an unfortunate simile, since certainly, with all their unanimity, Jonathan did not fare so well as his friend.

Full of this vague idea Mr. Turner had returned to England; only his notion was, instead of equals to use subordinates; in lieu of actual capital to substitute credit; beyond all things to employ that amount of capital which is always, except in desperately adverse times, lying idle in banks.

Now, so far as he meant to do a legitimate and not a risky trade was concerned, Mr. Turner must be considered honest. So far as the machinery he intended to put in motion, the least said perhaps the better. In common with most commercial men

Mr. Turner had an idea that banks were fair game. Given the opportunity to use them, he purposed doing so. There was a "Corner House" in those days, but Mr. Turner did not aspire to be free of that. Nevertheless, in common with many astute persons, he entertained an idea that, face to face with bankers, it is not the honest struggling trader who fares best with those who "sit enshrined," but rather the brazen-faced adventurer, who swaggers and bullies and gives himself airs, and then finishes by letting in the bank to a tune loud, if not sweet, while he is rustivating on the Continent.

Show me the man who has a sound conscience in this matter, and in return I will show you the Dodo or the Mastodon in the flesh. But then, indeed, it might be equally difficult to produce the commercial individual who has in any way been always careful not to stretch out his arm farther than he could draw it back, and to adventure no more than he could fairly afford to lose.

"Given that a person should do all this," Mr. Turner said, subsequently, when conversing with

Luke Ross, "he might as well go out of trade at once, since trade in its very nature is speculative, and of necessity risky." Which is no doubt true to a certain point; only Mr. Turner could scarcely have proved the necessity in his own case, since, as has been said, he was not too particular.

If he were not too particular, however, he was not dishonest. He had no intention of "letting in any one;" he merely meant to use other people as he felt satisfied other people would use him. He wanted to get rich. It was gall and wormwood to a nature like his to reflect what a complete shipwreck—social, commercial, domestic—he had made of the best part of his life. He owned a small property in Warwickshire, that had come to him from a distant relative since Austin made his acquaintance; and it was the great desire of his soul to make money enough to retire to that estate, and spend the rest of his days as an idle country gentleman. Each individual has his especial fancy—his day-dream, his vision of happiness and content; and Mr. Turner's chanced to be that of walking about under the shade of his own

trees, along the alleys of his own garden, with never a thing to trouble him, and with ample means to live in good style and keep the place up as he should like to see it.

Many and interesting were the conversations which ensued between the friends as to the best mode of compassing wealth, concerning the greatest advantage to which they could turn their mutual capital.

“By the time I have paid off all my liabilities,” Austin explained, “I shall not have much left. While I was with Monteith, everything I touched proved a loss. Never had any poor devil such a run of luck against him.”

“That was because you speculated,” answered Mr. Turner. “Except it be his business, no man ought to speculate; and if he be a speculator, he ought to have no other business.”

“But all business is speculation,” Austin suggested.

“More or less, certainly; and I prefer the less. At all events, if we go into this matter together, you must not speculate. If you do not agree

to this, I shall carry myself and my money elsewhere."

"O, I have had enough of speculating," Austin replied. "Besides, if your plan succeed we ought to do well. We should at least command discounts to the amount of fifty thousand, and then—"

"Hold our tongues about it," finished Mr. Turner a little sharply.

Indeed there was a sharpness and decision about everything that gentleman said which, even before they commenced business in Billiter Square, determined Austin to be "rid of him" so soon as he could feel his feet. But they had not been long together, before Mr. Friars discovered his friend was more than a match for him, and that he would have to be very clever indeed in order to steal a march on Mr. Turner, whose talent for administration showed itself in a remarkable tenacity of grasp concerning money matters. Had he wished to go wrong—which he very soon did—Austin could scarcely have compassed his desires: he was fenced-in at all turns. He sometimes felt like a lunatic, who, though

apparently left to his own devices, and permitted to wander through charmingly laid-out grounds ostensibly at his own sweet will, knows nevertheless for a certainty that there are walls between him and the outside world which he cannot scale, doors he cannot open, keepers he cannot elude.

They had not been together a month, before Mr. Turner discovered there was something not sound about Mr. Friars, and by the expiration of six months he knew perfectly well what that something was. But it did not greatly matter to Mr. Turner : a man over-squeamish or over-nice would have answered his purpose worse even than Austin. To be sure it was a bore having continually to act the part of a detective ; but then it would have been still more disagreeable to find Mr. Friars established in the office as a sort of lay preacher, denouncing every commercial expedient proposed by his friend as immoral, and trying to establish an analogy between the clean state of their banking accounts and the keeping of the Ten Commandments. Altogether, Austin suited him well enough ; that is, he would have suited him

well enough but for those foregone liabilities, the extent of which Mr. Friars had never really revealed, and which kept cropping up one after another—sometimes in a whole tuft together—to Mr. Turner's chagrin and disgust.

"Hang it, Friars," he said on one occasion; "why can you not either pay these things off out of your share of the profits, or else make a clean breast, and let us see what can be done about them? We are doing well enough to satisfy any one; but I tell you frankly, I am uneasy about those old debts."

"Well, I made no secret concerning their existence," was the reply.

"Pardon me, but you did as to their extent; and I believe now you could not, if you would, inform me on the point. I do not think you know yourself how much you owe, or to whom you owe it."

"You seem to entertain a high opinion of my business powers," Austin observed.

"I entertain no opinion at all of your ability to look the worst in the face," Mr. Turner retorted.

"So long as I do not trouble you with my debts, I

cannot understand why you should interest yourself about them," said Mr. Friars.

"Yes, but, my dear fellow, you do trouble me; that is just what I complain of."

"O, you think so, do you?" was the reply; and then Austin, remembering the daily worries he had about these debts, began to wonder what Mr. Turner would feel if he could only peep into his heart for a moment and read all the anxieties it contained. Right well Mr. Austin Friars knew the whole of their united capital would not have put him straight. Altogether he had been frightfully unlucky in his ventures (he put the matter in stronger language, substituting a different word for "frightfully"); and what with interest, and commission, and discount, and renewals, the man, spite of the fine business he was doing, felt wretched.

"If I were only free of Turner, I could rid myself of these old burdens," he considered; while all the time Mr. Turner was thinking, "If Friars would only make a clean breast of it, and let us devise some plan by which he could free himself

from all those people !” Which was very well for Mr. Turner to think, and at times to say ; but then a man who has spent years and years of his life in making half-confidences, and putting false glosses on his circumstances and his actions, can no more at the eleventh hour turn suddenly frank and straightforward than a leopard can change his spots or an Ethiop his skin.

Nevertheless, a day came when Mr. Turner had to be partially enlightened—a day when Austin, finding himself thoroughly “cornered,” could do nothing but state his difficulty to the only man capable of helping him ; unless, indeed, he had chosen to help himself, which (honestly) was a thing quite out of Mr. Friars’ line.

Now this difficulty arose from a sudden freak of caution on the part of that Mr. Grahame to whom in the previous chapter Mr. Turner casually alluded. For years there had been between him and Austin certain paper transactions—transactions which, commencing over an unlucky purchase of shares, were continued for the mutual accommodation of both,

with the understanding that the amounts then under discount should be reduced whenever either saw his way to doing so.

With the nature and the extent of these transactions, Mr. Turner was, to a moderate degree, acquainted—that is to say, he knew acceptances were given and some kites flown; but as he was not greatly troubled about the matter, he did not—beyond the fact that he disliked Mr. Grahame—feel much uneasiness on the subject.

He knew that the moment Mr. Grahame could do without Austin, he would fling that useful tool over; and as the former was doing a very good business, he foresaw that some day, when Mr. Friars was least prepared for the blow, it would be dealt.

Vaguely Austin had begun to feel this himself; and therefore, though greatly chagrined, he was not much surprised when one day he received a note from Grahame stating, as he was prepared to take up half of his own acceptances when they fell due, he must decline renewing those bills for which Mr. Friars had to provide, excepting to a like amount.

All of which at that moment was to Austin Friars as though, when he was travelling with his entire worldly wealth in his left-hand breast-pocket, some one had stopped him, pistol in hand and mask on face, and said, "Stand, and deliver!"

His sun of prosperity was in the ascendant then, but he knew very well it would not take much of a cloud to blot it out altogether; and he was consequently sitting ruminating over the matter in an utterly disconsolate frame of mind, when the door of his office opened, and Mr. Turner appeared.

"Good-morning, Friars," he said; then, before Mr. Friars could answer, his quick eye had caught sight of a book over which Austin had stretched out his arms, while with hands clasped together he sat pondering ways and means, chances and possibilities. "Why, that is the book," Mr. Turner went on, "I have been wanting for so long to get out of your library. Do let me have a look at it; the reading in it, I am sure, would be most interesting, and to me instructive."

“Not now,” Austin replied, lifting the book and locking it away in a private drawer; “but look here, Turner, if I stay in my present mind, you shall read every line written in that book this day six months, if you wish to do so.”

“No time like time present,” was the reply.

“Perhaps not; but I am in trouble now. I do not see my way at all.”

“Then it must be some way on which you elected to travel without my guidance,” Mr. Turner answered.

“I had not the inestimable advantage of your advice when I first became acquainted with Mr. Grahame,” Austin replied.

“Then it *is* Grahame! Well, I knew it must come some time; what is it now?” and Mr. Turner pulled up a chair to the table, and looked anxiously at Austin, who said,

“He won’t renew!”

“Won’t he? why not?”

Conversation is usually laconic where money interests are at stake. When a man banks with

Cupid, for instance, a great deal of talk usually takes place about deposits of affections and dishonoured drafts of love ; but when one selects the great establishment of Mammon & Co. for his own, then speech becomes silver, and silence gold ; and a single word is made to do duty, not for ten, but a hundred.

“ He is prepared to take up half his own.”

“ O, then he wants you to renew the other half ?”

“ Yes ; and he generously offers to renew the half of mine.”

“ Just let me understand the matter a little more clearly,” said Mr. Turner. “ Do you mean that he really intends to take up half of his bills as they fall due ?”

“ So he says.”

“ Well, that will be a capital good thing for us.”

“ I do not see it,” was the reply.

“ Why, look at the amount that even I hold of his paper.”

“ Yes ; but he is not liable for all that.”

“ In what way not liable ?”

“Why, you know, it was a mutual transaction.”

“I understand that, but still I fail quite to follow you.”

“It is clear enough, I should have thought,” replied Austin. “He meets part, and I part.”

“Do you mean that you were to meet part of *his* acceptances?”

“Precisely ; he holds a memorandum from me to that effect.”

“And he is to meet part of yours?”

“He has none of mine.”

“Then you have been getting all the discounts done for him?”

“Latterly I have ; he said he did not like taking so many of my bills to his bankers’. He wanted to keep himself straight there, so as to have no difficulty about his trade-paper.”

“And I suppose he thought no one else might wish to do the same thing?”

“I do not know ; at any rate, he said he could not get my acceptances discounted, and the bills had to be met somehow.”

“And now he refuses to renew, while you wish him to do so?”

“Yes, refuses point-blank. I have told him the importance it is to me at present not to withdraw any money from my business; but he says it is high time these things were cleared off, and that as he is prepared to do his share, I must do mine.”

“It is immensely considerate of him.”

“It is just what I might have expected from a mean sneak. The moment he even sees firm ground, he tries to kick over the ladder that helped him to safety.”

“Should you object to my seeing Mr. Grahame about this matter?”

“I should be immensely obliged if you would.”

“Very well; just tell me, then, how much is yours, and how much his, and I will try to come to some arrangement with him.”

Whereupon Austin, driven for once into frankness by the knowledge that Mr. Grahame would certainly tell everything if he did not, gave Mr. Turner a list of particulars, which made that

gentleman feel mightily uncomfortable, though he never made a remark excepting, "I will go and see what I can do;" and forthwith he put on his hat and walked off to Rood Lane, where he met the person he wanted to see just leaving his office as he reached it.

"Give me five minutes, Mr. Grahame, please," said Mr. Turner; "I will not detain you longer."

And thus assured, Mr. Grahame led the way into his private room, and closed the door.

"I have called from Friars about those bills; he wants them renewed."

"I told him I would renew one-half, and that is all I will do," was the reply. "It is high time the liability was reduced."

"I quite agree with you, since you are in a position to pay a portion. So far the liability can be reduced; but it is not convenient to Mr. Friars to pay any part at present, and therefore it will be necessary for you to do what he asks."

"It is not at all necessary; I am not going to be dictated to by him or anybody else."

“Very well ; then you can please yourself.”

“Of course, I intend to do so ; and he shall provide for his share.”

“O, excuse me, that is quite a horse of another colour.”

“Not at all ; he must do so.”

“There is no must in the matter ; and I say he shall not provide for any portion of those bills at present. He has accommodated you ; now you shall accommodate him.”

“If he choose to damage his credit—”

“Pardon me ; it is *your* credit that will suffer. It is *your* acceptances that will be dishonoured. It is to *you* that the persons who discounted those bills will look for payment.”

“But I hold Mr. Friars’ memorandum—”

“I don’t care if you hold a hundred memoranda. The people who have those bills will proceed against you ; they will recognise no private arrangement of that nature. You have been clever in this affair, Mr. Grahame, in throwing all the trouble on Friars ; and now I intend he shall have a

little advantage in the matter: you shall take up your half, as proposed, and renew the whole of those for which he is liable. When they come due again, he will most probably be prepared to provide for them."

"I will see him, and you —"

"No, you won't," interrupted Mr. Turner; "you will drop him a note this afternoon, saying that on reflection you agree to the course his friend suggested; and that you are very happy to be able to oblige him."

"I will tell you what I am much more likely to do," retorted Mr. Grahame; "and that is, stop you both."

"Kindly repeat the last part of that sentence," requested Mr. Turner.

"I never felt more inclined in my life to do anything than to write to each of your bankers and explain to them your little game."

"Mr. Grahame," replied Mr. Turner, "you are at perfect liberty to publish in the *Times* anything you know about me and my concerns; only

remember this, if you meddle in affairs that in no way affect you, within one month your name shall be in the *Gazette*. You have shown your teeth a few days too soon; and you have not now to deal with a weak, chattering fool like Austin Friars, but with a man who is both willing and able to draw them."

CHAPTER VI.

LEFT TO HIMSELF.

MR. TURNER walked out into Rood Lane furious. Had he not been so indeed he would scarcely have allowed Mr. Grahame to see how much his words affected him; and as he strode along the City streets he mentally anathematised Austin Friars' loose tongue, and the short-sighted folly which led him to establish such close commercial relations with a man who, "God knows," finished Mr. Turner, speaking to himself, "ought to be in the Asylum for Idiots, rather than at large risking his own and other people's credit and money."

Had he found out that Austin was merely a rogue, Mr. Turner could have condoned that sin; because a sensible rogue can, as a rule, be made to see on

which side his bread is buttered, and kept from quarrelling with that refreshment; but to be *quite* assured he was a fool as well proved a trial too great for his equanimity; and feeling if he sought Austin then they must inevitably quarrel, he posted a note to that gentleman stating he had no doubt Grahame would renew, and went straight off to Greenwich, where he spent a couple of hours wandering about the park—thinking.

When he had finished that performance, he repaired to the *Trafalgar*, ordered something to eat, took train back to London, went to his lodgings, wrote another note to Austin, and started by a late express to Warwickshire, where he remained for nearly a week, spite of urgent letters from Mr. Friars entreating his return.

Already Mr. Turner was preparing for cutting himself adrift from the hero—Heaven save the mark!—of this utterly prosaic tale, and he did not care for letters or anything else while engaged in effecting that purpose.

Happy is he who can read the signs of the times,

even although those times may have no connection with the millennium ; and Mr. Turner had quite brains enough to perceive the sort of craft in which he was embarked, and to know that if he did not make some effort to assume more surely the command of his own safety, Austin would ultimately land him not merely in the Bankruptcy Court, but make his rescue from thence problematical in the extreme.

Taking life round, as a rule, I believe the reasons of non-success may be found in one of four causes, or in all of three combined—that is to say, a man fails because he is naturally dishonest, because he is a liar, because he is lazy, or because he is too easy—letting himself be preyed on by those who regard every human being who is generous and good-natured as mere carrion, something to be lived upon, and deserted when they have served their turn. Occasionally, the ultimately non-successful man is a liar, and a cheat, and an idle, self-indulgent scamp, all in one, but this combination is so rare, that it is incapable of generalisation, and would not have

been mentioned here but that Austin Friars very nearly combined the three in his own person; only, had any told him he was either false, or dishonest, or indolent, he would have repelled the charge with indignation. He did not know himself, and in that respect no one can consider the man singular, since, when the long account comes to be settled up, each amongst us will be amazed at the length and greatness of the accounts debited against the poor credit placed on the other side.

“Ye did this, and ye did not the other,” is the daily entry in the eternal record. And if we reply, “Yea, Lord; but we did not some other deed whereby we should have been violating Thy express command;” the answer will come, “True, but though ye may not have stolen, or killed, or committed adultery, ye have borne false witness, ye have not honoured your father and mother, ye have forgotten in your heart my sabbaths, ye have coveted, ye have worshipped idols of the world’s making, and ye are not my people, and I will not be your God.”

Austin Friars did not know himself, any more than you, friend, or I, can be said to do so.

In the great day will that ignorance, I wonder, stand us in good stead? or, will He who is to sit on the great white throne say, "Ye had ample opportunity, and if ye were blind, it was because ye wilfully closed your eyes;" and so cast us into outer darkness, where knowledge and understanding will come, like the knowledge and the understanding we acquire on earth, "too late"?

There came a day when these problems troubled Austin Friars; but that day had not yet dawned on the evening when Mr. Turner, dimly "seeing his way," returned to London, and went by special request to Billiter Square, where Mr. Friars greeted him with:

"Grahame renewed, as you said he would, but was very disagreeable."

"That, of course, and threatened to go to my bankers."

"Did he? that was singular—"

"Not at all; a man, when wishing to stab, generally aims at the most vulnerable part."

"How did he know it was our vulnerable point?"

"From you, I presume. Certainly not from me."

"Certainly not from me."

"That is curious."

"But true," Austin said sharply.

"Curious things are often true," remarked Mr. Turner, philosophically.

"There are those acceptances coming due next week," Austin said, desirous, perhaps, to change the subject.

"They will have to be taken up."

"WHAT?" asked Mr. Friars, with an emphasis beyond the power of type to express.

"They will have to be taken up."

"Why?" And the tone, if milder, was not less urgent.

"Because I could do with a scoundrel *or* a fool, but I cannot do with both, and I am determined to have finished with you."

"But you can't," Austin answered.

"We shall see," was the reply. "Look here

Friars ; I went into this matter with you in perfect good faith. The business ball was at our feet. I, at all events, was perfectly unencumbered ; and what do I find ?—that you are in debt in every direction ; that no man, who has ever had close business transactions with you, would care to repeat the experiment ; that, beyond all things, even *with me* you have tried to double ; that you have been false. You could not keep counsel when talking to Grahame ; you must needs go and blab out the very things I wanted kept close ; you must place me in the power of a creature like him ; you have compelled me to raise money at a disadvantage ; therefore, for each and all these reasons, Mr. Friars, I say I will not renew another bill for you, and that if you like to go into the *Gazette*, I shall oppose your discharge to the uttermost of my power, and explain why I wash my hands of you, and why, for my own safety's sake, I refuse to venture another sixpence in this concern."

"Which was one of your own building," Austin said, bitterly.

"Yes; but I employed incompetent masons for the work," Mr. Turner replied.

"What if I swore to you I never told Grahame anything about our affairs?"

"I should not credit you if you kissed the Old Testament or the New; if you affirmed, like a Quaker, or swore by the beard of the Prophet; if you invoked all the gods of the ancients, or bet a thousand to one on the issue, my belief would remain the same, and on that belief I should act."

"Then all is over between us."

"You have put the case in a nutshell. I can have no commercial transactions with a man who disregards the first rules of commercial prudence."

"And supposing, like Grahame, I threaten to go to your bankers?"

"You would go too late. I have been with them already."

"And supposing I say those acceptances *must* be renewed?"

"You would be talking folly; save through my

instrumentality they cannot, and with it they never shall be."

Then Austin broke out.

Accursed was the day, he said, when first he met Mr. Turner; more unfortunate still that when he consented to go shares with him. All the work had fallen on his (Austin's) shoulders; all the profit had gone into the pockets of a man little better than a Jew, who made something out of him at every turn—who, with discount, commission, and interest, and Heaven knows what besides, had swept away every farthing to which he (Austin Friars once again) was justly entitled.

"Alone," Austin finished, "I could have done three times the business; hampered by you, advance has been impossible."

"All right, then," observed Mr. Turner; "do as much business, and advance as far as you like, now."

"Yes, it is easy for you to say; but not for me to do, with those confounded acceptances coming due every ten minutes in the day."

"They merely represent borrowed capital, my friend," answered Mr. Turner.

"Which you ask me to take out of my business at a week's notice."

"But you stated just now you could have done without the capital and me."

"I could have done without your capital; there was plenty of money to be had elsewhere."

"Well, it is not too late: get it now."

"I cannot get it; and you know it, and you want to ruin me."

"No," was the reply; "it is you who have tried your best to ruin me and yourself too, and now you are angry when I tell you I will not be ruined by you. For two years I have worked heart and soul in this business, and I should have worked twenty years more, if needful, had I found you straightforward and even ordinarily prudent. Had you been unfortunate, had you made heavy losses—ay, even if, in the ordinary course of business, you had completely failed—I should have said nothing in the way of complaint, for I took my chance of these

things, as well as my chance of success ; but when I find you systematically trying to deceive me with regard to your own position—when I hear that you could not keep silence about my affairs, but must needs go and publish even to a man like Grahame everything I most wished to keep secret—then I determine to risk no more with you, and to close our business transactions at once. I have long known it would have to come to this some day ; but it is your own fault it has come this day.”

“You want to ruin me,” Austin repeated ; “that is the plain English of the whole matter.”

“I wish no such thing,” was the reply. “With even ordinary prudence you could manage to meet all your engagements.”

“It is false !” Austin exclaimed. “You know quite well if that capital be withdrawn, I must stop payment.”

“I know nothing of the kind ; and to prove that I know nothing of the sort, I am quite willing to take the business off your hands, and pay you handsomely for your share of it.”

“That is what you have been driving at, then!” retorted Austin. “Now listen to me, Mr. Philip Turner: sooner than that you should step into my shoes here, I would pay off every one of my old creditors, drain the concern as dry as I could, and then go through the Court.”

“If it would afford you any pleasure to adopt such a course, I have no doubt you will do so,” said Mr. Turner.

“I shall if I like, and that without asking your permission, you may depend upon it.”

“Then I can only hope you will have all prosperity by the way, and wish you good-morning.”

In answer to which civil speech, Austin, too angry to reply, looked unutterable things at Mr. Turner, who took his hat and left the room, closing the door behind him gently.

At that moment, when the door closed, came the revulsion. As a woman sometimes feels that she has senselessly quarrelled with the only man on earth she really cares for, and that, if she cannot bring him back, all happiness is over; even so Austin

Friars realised to himself that with Turner his best chances of success were gone; that, spite of his firmness, his strong will, and his determination to carry things with a high hand, he had really been the stanchest and ablest friend he ever met.

With him prosperity and fortune seemed walking away likewise, and yielding to a sudden impulse, Austin sprang from his seat, and rushing out on to the broad landing, called down the old-fashioned staircase after the retreating figure, "Turner!"

Hearing this, Mr. Turner came back. He was not hard or unreasonable, after all. Had Austin said he regretted his indiscreet confidence, had he confessed his want of straightforward honesty, had he stated his intention of acting for the future with prudence and frankness, the breach might still have been closed; but there was just that in Austin Friars' nature which has marred the prospects of many a better man—he could neither believe nor confess himself in the wrong; whatsoever he did was right in his own eyes. And accordingly, when Mr. Turner, coming back a few steps, asked, "What is

it?" Austin answered, "It does not matter;" and so threw another chance from him.

Well enough Mr. Turner understood the position, but it was not for him to make the advance—indeed, had he done so, his hold over the game would have been loosened for ever; and he went out into Billiter Square, and Austin returned to his office, each with interests separate from the other, each saying to himself, "What next?"

As for Austin, however, determined that Turner should not beat him, he set—almost for the first time in his life—fiercely, doggedly to work. He had a great deal to lose, and the knowledge of the height from which, if he be so unfortunate as to fail, he must fall, necessarily makes a man's hold of his fortunes tenacious in the extreme. There were his house at Highgate, his carriages, his horses, his social standing, his fine business, all at stake. More than that, there was Mr. Turner waiting to step into his shoes. "And he shall not, by ——!" swore Austin with a great oath, which the Almighty refused to register.

Nevertheless time went by, and still Austin held to that resolution, and to another previously recorded—viz. that of abstaining from speculation.

He was doing well in his legitimate trade, and he had sense enough left to refrain from jeopardising his grand certainties for the sake of a contingent uncertainty. Experience had taught him something. In the depths of poverty he learnt how exceeding bitter a cup adversity is to drain; in comparative prosperity he had risked his prospects in order to make haste to be rich and his own master. Now he was rich, and his own master—no thanks to himself perhaps, but still he was so; and he had arrived at that age when prosperity teaches prudence—an alliterative remark, but true nevertheless. Wherefore Austin Friars put his shoulder to the wheel, and worked.

Acceptance after acceptance ran off. How they were met the man could scarcely have told himself, only the feat was accomplished *somehow*. One after another the bills he had indorsed were legitimately met; and still the house in Billiter Square held up

its head ; and City folks marvelled, and Mr. Turner wondered, " Whom has he got hold of now ?"

But Austin had got hold of no one save himself ; and how much a man can do in his own behalf no man knows till he has tried the experiment.

Nevertheless, a day came when, bills crying aloud for food, there was not the wherewithal to give them meat ; when bankers could do no more ; when money was not to be had ; when friends came borrowing themselves ; and when the morning's letters — O, heavens ! who in business has not gone through it ? — brought nothing—not even the expected remittances. That day came, I say, to Austin Friars. It had been coming for some time past ; and he had not the remotest idea of how to face it.

He went here and he went there. If other than City eyes read this, they can only vaguely picture the misery and the anguish ; for, behold, the man had much to lose ; it was not a game of toss up with him then ; his new character, his high position, the way in which he had fought fate

and baffled circumstances — these things were in the balance ; and yet all at once he found himself suddenly at fault.

In his despair he tried Luke Ross ; but he was absent. Then he went to Mr. Grahame.

“ Lend me five hundred,” he said, “ till Thursday.”

“ Haven’t fifty,” was the reply.

“ Lend me your name, then.”

“ Have got a fresh backer, who won’t let me. Promised him I would not.”

“ That is a lie,” considered Austin Friars. But in commercial as in social intercourse, there is not a more difficult fence to leap than a falsehood ; wherefore, though he knew the plea to be untruthful, he felt forced to take it, and went back to his office beaten.

Yet not quite beaten.

A few days afterwards Mr. Grahame met him.

“ How did you get through the other day ?” that gentleman inquired.

“ What day ? Oh, when I was short. I pulled through.”

“Did you, though? Confoundedly hard work it must have been.”

“Yes; I have felt ever since as though I had been through those regions popularly supposed to be hotter than any we are acquainted with on earth.”

“Money has been very tight, has it not?”

“So every one says.”

“You are looking very well.”

“Then you think the climate has agreed with me?” Austin suggested.

“Climate?—what climate?”

“That below, where I have been.”

“Ha, ha! you always make a jest of everything, Friars. Very good. By-bye.”

“Yes,” grumbled Mr. Austin Friars to himself; “so crackle your thorns under the pot, my friend. ‘Very good. By-bye.’ And suppose one said—as one might say—I am tired of all this infernal worry, and will just put a slip-knot on a noose, and end it, you would remark all the same, ‘A capital joke;’ and hurry off before the time and the man came to cut the rope and call in the neighbours, and lay a

dead man stiff and stark on his back awaiting a coroner's inquest."

At which picture, mentally conjured up, Austin shuddered. It was a trifle too real, a shade too near the possible in a life like his, to be viewed with satisfaction.

Since, granting a man must be insane to seek that last resource of baited and despairing humanity, such insanity is preceded by a period when all hell's hounds seem to be loose and following him; when reason is still so utterly mistress of the field that she can feel their breath scorching her; when, in horror at the known certain, she seeks the unknown uncertain, and goes in her extremity to meet that God whose countenance cannot, to her thinking, be worse than the face man has worn to her for many and many a weary day.

CHAPTER VII.

LUKE'S MESSAGE.

ALL this time, far away from those haunts where the most eventful years of her life had been spent—far away from buying and selling, from all harass about money matters, from all anxiety for the morrow, from all uneasiness as to what the post might bring or the day produce, Yorke Forde was “living it down.”

If you ask what, I should find it difficult to explain; but just that nameless something which had grown over and obscured her fair reputation, as the convolvulus trails over some goodly plant, utterly concealing it at length amongst leaves and stalks and tendrils.

Where the root struck ground, no one could say ; neither could any one say what the scandal really was which made ladies put their heads close together, and talk mysteriously, when Yorke's name was mentioned, and raise their eyebrows, and go through those various marvellous signals which women exhibit to one another on occasion ; while men looked wise, and wondered that at Mr. Forde's time of life he had not more sense than to make it up and take her back.

But no one actually *knew* anything. Concerning Yorke's past—concerning that time, once beautiful, which now seemed to be so like an unreal dream, that she often started from her sleep, and asked herself, scarcely awake, whether her entire life in London had not been a delusion—concerning that time, I say, no one at Mildens knew anything. The great city had swallowed up her sin and the memory of it, as it swallows up virtue and the record thereof. Along the sands of that stormy shore her footsteps had left no lasting impress. One here, one there, it might be, remembered such a woman had passed by ;

but the few who did remember were people far removed from all knowledge of her present life and associations, and had they known would have kept silence.

For the busy world is not a very bad world after all. Given that a man or a woman have once made a *faux pas*, it has neither time nor inclination to publish the feat. There is great mercy, as a rule, amongst those whose own affairs occupy a large portion of their time; and certainly there was no one who had guessed at Yorke's secret in London that would not have refrained from publishing the story had their paths crossed.

But their paths did not cross, and consequently nothing was known at Milden about that part of her life, the events, and the tones, and the looks, and the sorrows of which came back in the peacefulness and security of that still existence to wring her heart with a bitterness she had never experienced before—not when she stood beside the Thames, and let her tears fall into the rippling water—not when she lay through the night thinking madly and

revengefully of her despised love—of Austin's cruel desertion.

Sometimes she felt as though the quiet monotony of her life at Forde Hall would drive her mad. She longed to be away from a place where every peaceful country sight and country sound seemed at variance with the wild restless regrets and thoughts and wishes that had come to be a very part and parcel of her nature.

Amongst the quiet country people who after a time called at Forde Hall, she felt herself a hypocrite and a cheat. The only real comfort she had in life was the consciousness that she helped to make the poor invalid's days endurable. Never was there so devoted a man—never so tender a wife, even those who had at first looked the most coldly upon her, were at length compelled to admit. That it was for money or the sake of money she returned, no one could, and no one did, say. That her attention was hypocritical or interested, no one asserted either ; and so, as has been said, in due time Yorke “lived it down.”

Amongst her neighbours Yorke stood at length

apparently without fear and without reproach ; yet she would rather they had known everything than live, as she considered she did, an impostor, who would have been driven forth from the midst of respectable people, could they only have read those pages of her experience which her husband had condoned.

And yet not condoned. Though he could not bear her to be absent from him for a moment ; though his eyes followed her about the room with a yearning affection pitiful to see, Yorke always felt there was just that something between them which might never be set right, any more than she could go back to her girlhood, and undo all the evil she had wrought.

Lying there helpless, the man was yet a tower of strength and a shield of defence to her against the hard sayings and the jibing thoughts of the outer world ; but in her inmost soul Yorke felt the bitterness of reproaches she well knew those poor white lips would never utter, and the depth of the trouble that was sometimes revealed when the weary eyes

looked out over the park, and wandered away and away along the winding paths and the distant fields, which he might not tread again for ever.

Had it all come about—as she wrote to Luke in the early days succeeding her return—after years of happiness, after a life filled full with sweet content, she could have borne it better ; but the whole of his existence had been marred by her who might have made it so blessed ; and the only poor atonement she could offer was to soothe and delay his passage to the grave.

From the night she arrived at Forde Hall she devoted herself to this object ; and the world—her then world—came to think well of her exceedingly ; and if in her heart she thought the world's scorn would have been easier to endure than its praise, it was perhaps only because she had never really endured that scorn, or felt how terrible a thing it is for a woman to endure contumely and deserved disgrace alone.

But rarely now she heard from Luke. Knowing what he knew, feeling what he felt, anything seemed

easier than to write to the mistress of Forde Hall ; and when her letters grew less frequent—as in course of time they did, since she could scarcely force her friendship on a man who had plainly told her that was not the boon he wanted—it seemed almost as though her old life and the memory thereof had been thrust by Time into its lumber-room of forgotten events.

Only seemed, however ; for Luke could never cease to remember her—while she could scarcely fail to remember the man who had stood by and fought her battle so bravely and so long.

“Why is it, Yorke,” asked Mr. Forde, on one occasion after their return from Germany, “that Mr. Ross will never come here ? He was very kind to you at a time when you wanted help, and it seems like ingratitude not to press him to visit us. Besides, I formed a high opinion of him.”

“Of him !” Yorke repeated. “Why, have you ever seen Luke Ross ?”

“Yes, once,” was the reply. “It was he who gave me the explanation you refused ; who made me

determine to have you back, Yorke, if you could only be induced to come. I did not think to have you thus," he added bitterly, and then softening, amended, "but God's will be done."

"And Luke Ross did that?" Yorke said.

"Yes, he, and none other."

"Poor Luke," she murmured; and then with a terrible pang Mr. Forde understood.

It was a fancy of the sick man's, as it is a fancy with many invalids, to know by whom the few letters Yorke received were written; and when one day he put the question, "What is it?"—and she answered, "A few lines from Mr. Ross," he said, a little pettishly, "You are always hearing from Mr. Ross, it seems to me."

"He does not tell me much," Yorke replied; "not one half I want to know. That is all he says;" and she put the note in her husband's hand.

But instead of reading it he laid it down, and saying, "Come here, my dear," began, "Yorke, let us be quite frank one with another *now*. Shall we?"

"Yes," she answered; and then he took her hand and stroked her fingers one by one, and looked up in the sweet face ere he went on.

"Why will Mr. Ross not come here? I have asked you that question before, but you evaded it."

"He says he is busy, that he cannot leave London, that our rank is not his rank, that you ought not to be troubled with visitors—"

"Nay, Yorke, *he* says; but what do you say?"

"I say nothing," she replied.

"Will you not, then, tell me the nature of this secret?"

"It is not mine to tell."

"It was the old story, I suppose?" and his tone sounded a little harsh as he spoke.

The fingers he held fluttered for an instant; then Yorke said, "If it were, it was told with a difference."

"In what way?" he asked.

"I should rather have said acted, with a difference. There is nothing in the whole of the story save what redounds to his credit, and I do not know

why I should refuse to tell it ; that is, if you wish to hear."

"I do wish," he answered ; and then, with her head a little averted, Yorke repeated the tale to him—the tale of how a man had been found to love for the love's sake only, and to work without the hope of a reward, in order that sorrow and trouble might be kept from her.

"So that is the reason he will not come here," Mr. Forde said, gently stroking her hair while he spoke ; and voluntarily from that hour he never mentioned Luke's name, but he thought much about the man whose letters Yorke always now showed her husband on the rare occasions when she received them.

And still time went by ; and still Mr. Forde remained in much the same state, and a winter, bitter and biting, came for the fourth time since Yorke's return to Forde Hall, nipping up the most delicate evergreens, and clothing every branch and twig in robes alternately of ice and snow.

By her dressing-room fire Yorke sat one night reading a letter which she had *not* shown to Mr.

Forde. It was from Austin Friars ; and contained an earnest entreaty for assistance. His credit, his honour, his commercial position, the means of support for his family, were all, he said, involved in this matter ; otherwise, as he declared, and, for once, declared truly, he would not have written to Yorke. " What it costs me to write thus to you, no one but myself and God can ever know, as no one but myself and Him can ever imagine what I have suffered."

Slowly and thoughtfully Yorke read and re-read this epistle. She knew what she had to do ; but the past was not so very far away from her that she could look on that remembered handwriting utterly unmoved. How she had once longed to see it ; how she had hungered for his letters ; how she had hung upon each expression of affection—all these things arose and walked one by one before her, the ghosts instead of the realities of their former selves. Better, ah ! better for the old love to be dead and buried deep in the earth, with a headstone setting forth its extent and constancy, than for it thus to

walk again like an apparition through those chambers of the soul where it has become a stranger and its presence is as unwelcome as unexpected.

To her Austin had long been worse than dead; and though the memory of their past could never be forgotten, still, in the present, Yorke felt that the old love no longer existed, that it had been torn from its roots and trampled into the earth—that, save in recollection, the man who had once been so much, was nothing to her; less than the husband whom she had forgotten for his sake, less than the friend on whose very existence she had scarcely bestowed a thought, till Austin left her for the sake of bettering his position.

Yes, this was the end of it; that whereas, in times gone by, nothing he could have asked would have seemed too much for her to give, she could now write coldly:

“You must know I have no money of my own, and that I cannot ask my husband to assist *you*. I shall send by this post, however, to Mr. Ross, who will, I am quite sure, aid you if in his power.”

And then she enclosed Austin's letter to Luke Ross, merely saying, :

"DEAR LUKE,

"If you can help him, do. I have told him I should ask you. When you meet, pray try and make him understand he must not come to me again. I cannot mention his name to Mr. Forde, and he ought not to expect me to do so.

"Always sincerely,

"YORKE."

To which Mr. Luke Ross replied,

"DEAR MRS. FORDE" (he had long dropped the 'Yorke,' as too familiar in their changed circumstances), "I will do what I can ; but he has had all that money long ago. I am afraid he is embarrassed beyond power of extrication. If it be possible to make him understand what you wish, I will do so ; but I am doubtful on this point unless he wish to comprehend the position himself, which is not likely. You will, I know, be glad to hear I am doing

remarkably well. Business has been extremely good, and a very fair share of it has fallen to my lot.

“Yours truly,

“LUKE ROSS.”

This letter likewise Yorke kept to herself. Noticing, however, towards evening that Mr. Forde seemed ill at ease and anxious, she summoned up courage to say,

“I had a note this morning from Mr. Ross, which I have not mentioned, because I thought it might perhaps vex you ; but it is best for us to have no concealments, is it not ?”

“Yes,” he answered ; “I think so, by far. What has Mr. Ross said to vex you, Yorke ?”

“That is all ;” and she handed him the letter.

“And to what and to whom does this refer ? To that man ?”

“Yes,” she acknowledged.

“And he has had the meanness to ask you—*you* for money ; and this Ross, knowing everything, gives it to him ?”

“Yes, because he does know everything—because he understands what a poor weak creature he really is.”

“And also because, probably, he thinks it will please you.”

“Partly, perhaps,” she replied, “but principally because he has never regarded that thousand pounds as his own. I told him to retain it in case he—the other, I mean—should ever come to want.”

“You told him that?”

“I did not mean it, really. I wished Mr. Ross to keep the money, which I knew his business could then ill spare; and I knew he would not do so unless I put it on some such ground.”

“You should not have done it.”

“I should not do so now. I should do nothing without first consulting you.”

“And yet you write to both these men without my knowledge.”

“I will never do so again. It is natural you should distrust me, and—”

“No, Yorke,” he interrupted, “I do not distrust

you ; I only distrust your judgment. You are impulsive, and consequently unwise. Had that Ross, for instance, been a different sort of man—”

“Don’t,” she interrupted ; “I know all that, but then he was just Luke Ross, and my judgment was not quite at fault there.”

“Your feminine instinct rather,” he returned, a little bitterly. “When women are not in love themselves, they can usually tell the sort of men who will serve them faithfully for love.”

“I trust,” she said, “you do not think I have done anything wrong?”

• “You should not have written to that man.”

“Perhaps not,” she agreed, wearily. “I shall certainly never write to him again ;” and she covered her face with her hands and sobbed aloud, for memory was bitter and the rebuke not easy to be borne.

Then her husband drew her near him, whispering, “My poor Yorke, God pity you !”

“Nay, why should He pity me ?” she answered. “He has been too good to me ; but you—you !”

"My dear," he said, "do you know the years I have lain here have been the happiest of all my later life? You have made them so."

"Then what could I not have done in the years which preceded them!"

"We will not talk of that," he answered, gently; and then they two—most miserable—hand clasped in hand, for a while gazed at the leaping firelight.

"Yorke," it was Mr. Forde who broke the silence first, "you will promise me—it is from no distrust I ask you to give this promise, remember—that for the future you will not act in any emergency without first consulting me? I am very jealous of your reputation; I am more than anxious about your future; I do not wish you to peril either by a single false step. There is a great deal of life before you yet, Yorke. I, who am near the close of mine, do not forget that act."

"I cannot bear this," she murmured.

"Then we will not talk about it any more," he said; "but you will promise me, Yorke?"

"Yes, faithfully."

And she kept her promise; from that hour she concealed nothing from him—nothing of her past, nothing in her present. She was open as the day, and he knew it; and knew further, that whatever secrecy she formerly practised was caused not so much by any love of concealment in her character, but by the mere combination of circumstances which had made her life so unlike the lives of most women.

Yet one day he felt his faith put upon its trial. One day when he was more ill and desponding than usual—when March was going out like a lion, accompanied in its progress by keen easterly winds, varied by an occasional blast from the north—there came to Forde Hall this telegram :

*“ From Ross, London, to Mrs. Forde, Forde Hall,
Milden.*

“ Pray come to town immediately you receive this. I will meet you at Euston. Endeavour to catch first train. It is of importance.”

“ What must I do ?” asked Yorke, trembling a

little—as most women do on receipt of a pressing telegraphic message.

“Why, go of course,” he said, after a minute’s hesitation, “and at once. Mr. Ross would not be so urgent had some strong necessity for your presence not arisen. I am certain we can trust him, although I could wish he had been more explicit. You will be able, I think, to catch the express.”

“But you?” she ventured.

“It is for no light cause Mr. Ross has telegraphed in such haste. You must go, dear ; get back as soon as you can, but write immediately you reach town, and relieve my anxiety.”

Saying which he drew her face down and kissed it ; and within an hour Yorke was speeding off to London as fast as the express could take her.

CHAPTER VIII.

MR. FRIARS FINANCES.

THERE are times in the life of every man who has to earn his own bread by means of commerce, when the vehicle which is carrying himself and his fortunes through the streets of existence comes to a standstill by reason of some block in the thoroughfare.

It does not signify what causes that block—whether a horse down, or a man run over, or a boy with a truck getting in the way, if the minutes be precious, and the obstruction not removed with sufficient speed, the disastrous consequences are the same to him.

Other men may catch their trains, keep their appointments, make their fortunes, but the race, so

far as he is concerned, is over. He has been cornered past hope, and checkmate in the game of life becomes consequently a mere question of time.

Again, a man's fate may be likened to that of a "sweet" bonnet caught by a shower when walking abroad without an umbrella. The storm of rain blows over, the sun shines forth warm and pleasant, other bonnets look dainty and pretty, but that bonnet will never be a sweet thing more—the shower came too early, or cleared off too late, and the lace, and the net, and the flowers, and the ribbons are ruined past redemption.

The larger the town the more inevitably dead blocks occur with men as with vehicles. Circumstances are so certain, and human beings so uncertain, that the man scarcely lives who has not in business found himself suddenly environed by a mass of difficulties, from which he sees no possible means of extrication.

Impossible means sometimes seem to open, and miracles of unexpected assistance frequently occur; but still, taking honest bankrupts all round, it may be

very fairly presumed that nine out of ten were driven into the *Gazette* by being unable to get over a day, or a week, or a month in a (pecuniarily) satisfactory manner. Beyond that day, week, or month lay smooth water had they only possessed strength to reach it ; but where they were out struggling the waves rolled high, and the rocks were dangerous, and there was never a rope thrown from land, nor a boat out of all those in sight that came to their rescue.

It was in a dilemma of this kind Austin Friars had found himself on the day when he asked Mr. Grahame to lend that five hundred of which previous mention has been made.

He was solvent, but he could not meet his engagements ; he felt in the position of a banker who, having locked up his money in securities inconvertible at short notices, suddenly becomes aware that a run has commenced. For once in his life Austin was, legitimately, hopelessly short of money, and he beheld no way, legitimately or illegitimately, of getting it.

He went to this friend and to that; he went to Luke Ross, as has been stated, only to find him absent; he asked every man he could think of for help before four. He wrote entreatingly to Mr. Collins, who sent him four hundred—all he could spare. He even bethought him of Leadenhall Street, and lowered his crest to go there, but Mr. Monteith had left early, and there was no one to sign a cheque.

Mr. Steadly said he was very sorry, and offered to go up to Manchester Square himself, but that, Mr. Friars assured him, with an impatient oath, would be of no use. He wanted it before the bank closed.

“Would they not let you overdraw, sir, over the night?” ventured Mr. Steadly, who, though he did not like Austin or believe in him, still had great sympathy for a man in his position hard up for a few hours.

“Yes; but not enough,” Austin answered. And then he stamped his heel on the ground, and pulled his whiskers and twisted his gloves, and said he must go.

But still he stood for a moment irresolute, and Mr. Steadly inquired if there were nothing he could do for him, nowhere he could go.

At the question Austin started just as if some one had wakened him suddenly from a sound sleep, and looked round at Mr. Steadly almost suspiciously doubtful, as, indeed, he had fair ground for being, of that individual's affectionate sentiments towards himself. Then, recovering his composure, he answered,

"No, thank you; I will go to the bank, and see what I can do there." An unwonted piece of confidence to an inferior, foreign to the general character of Mr. Friars' communications.

To the bank, however, Mr. Friars did not proceed immediately. He returned to Billiter Square, bade the clerks deny him to every one, locked the door of his office inside, and wrote industriously for a time. Then he went out again, and did not return till long after bank hours.

When he returned the day had been got through, and his engagements met somehow—the block had been removed in time, and once again Austin was

rolling along to fortune as fast as the heart of man could desire to travel.

From that time there was no apparent shortness of money in the great City house. Austin did not borrow from any one. One experience, so he said, sickened him, as, indeed, it does most people; only some find it impossible always to avoid swallowing the dose.

He asked Luke Ross on a few occasions to get him discounts, alleging as a reason for the request that his own bank had as much paper as it cared to do, which statement was indeed accurate; and Luke doing well, and with that thousand pounds still intact, could afford to help him to a considerably larger amount, and make no scruple about doing so.

Which politeness Mr. Friars attributed to the effect his own rise in the world produced even upon a steady-going fellow like Ross, who affected no awe for magnates, entertained heretical ideas concerning the omnipotence of wealth, and who said he did not believe in the modern doctrine of mea-

suring every man by the length of his purse—a statement as absurd as untrue, Austin considered.

Nevertheless he felt less difficulty in asking a favour from Mr. Ross than from any other man living. He told himself this was because he had put Luke in the way of making his fortune; but he knew better, viz., that the curious link which had bound them after a fashion together made Luke more tolerant towards his faults than he would have been about those of a better man.

Intellectually Mr. Friars looked down on Luke, regarding him but as a mere plodder, who would never be worth anything except what he amassed painfully and slowly; but he acknowledged that he was useful, and, as times went, “not a bad fellow.”

Every other male friend from whom Mr. Friars had, in the course of his life, borrowed money wanted something in return—not so Mr. Ross. He had never asked even for the loan of a five-pound note from Austin Friars; and Austin knew quite well that even were he starving he would never ask for or take it.

For which reason, and also because he usually got what he wanted from him, Austin was good enough to make the foregoing remark.

Whilst Mr. Turner ruled chief in Billiter Square, and indeed for a considerable time afterwards, Luke was not favoured by many either of Mr. Friars' letters or visits; and when the business intimacy came to be renewed—if that could be called an intimacy which existed entirely in favours being asked by the one side and granted by the other—Austin's demands were so fairly reasonable that Mr. Ross found no difficulty in complying with them.

For reasons already stated, Luke stood well with his bankers, and he was therefore able to obtain what Mr. Friars required almost in the regular way of business; and even when that gentleman came—as he did ultimately come—to need more than it was perfectly convenient for Mr. Ross to get, he still managed to “oblige his friend,” by means of a connection which he had laboriously formed during the course of years; and he was the more willing

to help since he really believed that Austin had turned over a fresh leaf at last, and that he must have worked hard and honestly to achieve such success as had for long attended his endeavours.

He could have wished, it is true, either that Austin's own resources had been greater or his faith in those at his (Luke's) command less, but still he entertained no feeling of uneasiness concerning Mr. Friars' solvency, and went on discounting and obliging and renewing with an amiability that filled the person who required these favours with agreeable surprise.

Up the remembered staircase in Scott's Yard Austin came one day slowly—a throng of memories crowding upon him the while. He had been there often enough to grow accustomed to the changes wrought in the place and in him since that olden time when he and Yorke were happy there together, and sad too as well; and yet the long ago was very present with him on that especial day when he ascended the steps wearily, recollecting, as he did so, a face once bent over the banisters

to welcome him, which might welcome him no more.

He had gained a great deal the world imagined ; but he also knew what he had lost. The future he once pictured as so enviable, so greatly to be desired, was his ; but he was lonely, and miserable, and ill, and he had not a soul in whom he could confide ; and the ghastly picture he had drawn for his own edification when Mr. Grahame congratulated him on his good looks and spirits passed very often before his eyes.

What if that after all should be the end—the *necessary* end ? he asked himself ; just a few drops of prussic acid or a plunge into the river ? It might come to that he told his own weary heart often, when the heat and burden of the day, the toil and worry and torment of his life seemed more than he could bear. He had not known a single hour's real happiness since Yorke left him (that was the way he put it). That night when the prospect opening out before him seemed so full of plenty and happiness he had not thought much of her deso-

lation ; but now when he was in trouble himself he cursed the fate which parted him from the only person who ever truly made his sorrows hers, and bore more than half his share of them.

“ You are not looking well,” Mr. Ross remarked, when his visitor had been talking for a minute or two on ordinary topics.

“ I am not well,” was the reply.

“ What is the matter—over-work, though, I suppose ?”

“ Something of that most likely.”

“ You should take a holiday and go away for a time.”

“ I cannot do so at present : in a few months, perhaps.”

“ But in a few months the change may not do you much good.”

“ Then I must remain ill, for I cannot leave London now. What I came about to-day, Ross, is to ask if you have discounted those bills of Thompsons’.”

“ Yes, of course, they were for a large amount ;

you did not suppose I could afford to keep them, surely."

"Oh! one never knows what you close, quiet people are about. Did you get them done at your bank?"

"No; by Messrs. Howe and Lovell."

"Would they ask their bankers to refer them, do you think?"

"Not at all likely—why do you want them referred?"

"Because Turner has closed his account at the British and Foreign."

"And if he have?" suggested Luke Ross.

"Oh! I forgot you did not know. *He* is Thompson and Co."

For a moment Mr. Ross remained silent, utterly amazed; then he said with a quiet smile—

"So that was how you and he built the big house?"

"Not entirely—we had capital, or, to speak more correctly, *he* had."

"Well, every man to his taste, but it was not a game I should have cared to play."

“Or that I should have cared to play with you for partner,” answered Austin with equal frankness.

“But how does it happen,” asked Luke, “that if Mr. Turner have closed his account he has within the last month made his acceptances payable there?”

“Oh! the row was only a week ago.”

“Then why can he not get them referred for himself?”

“Because he does not want his present people to know anything about the matter.”

“I thought you and he had quarrelled long since?”

“Yes—but quarrelling need not prevent two people being reconciled, or doing a little paper.”

“Am I to understand then that this is all accommodation?”

“Most of it is, I confess.”

“Yet you assured me those were trade bills?”

“My dear fellow, I never for one moment thought you believed me—I told you just what I imagined you would like to repeat to your friends.”

Mr. Friars took up a quill pen and began pulling the feathers off it, cursing himself for his indiscretion the while Mr. Ross sat looking with bent brows at his blotting-book, wondering what he had best say and do under the circumstances.

After a pause he began: "Look here, Friars; if this be not all on the square—"

"What do you mean by not all on the square?" interrupted Mr. Friars swiftly and angrily.

"Why if Turner or you, or the rest of the people whose names are on those bills, and concerning whom I know as little as I did five minutes since about Thompson and Co.—if one or both or all of you be not able to meet the acceptances I have indorsed it will just mean ruin to me."

"Do you think I am insolvent?" demanded Mr. Friars.

"I hope and trust you are not," was the answer.

"Do you think Turner could pay twenty shillings?"

"I know even less of Mr. Turner's affairs than I do of yours."

“Do you think the rest of the people whose paper you hold are all bound for Basinghall Street?”

“They may be. I cannot tell.”

“Do you suppose your bankers, and wide-awake folks like Messrs. Howe and Lovell, would have discounted those bills had they not been satisfied concerning the respectability and soundness both of drawers and acceptors?”

“I believe they did it entirely on the strength of my endorsement.”

“You must believe, then, that you stand remarkably high in the good opinion of the powers that be,” said Austin with a sneer.

“Yes,” Luke answered, remarking the sneer, but apparently taking no notice of it; “I believe I have done so for some time past.”

“Since a certain lady left London,” guessed Austin; and then, finding that the other kept silence, he went on: “Ah! I always thought you were trading on her money.”

“You were mistaken in your thought then,” Luke

replied ; " I have never used one sixpence of Mrs. Forde's money in this business since she went back to Forde Hall."

" Oh ! of course I was only joking, and you must have known it," Mr. Friars said hastily—not liking the tone in which the last sentence was spoken ; but Mr. Ross knew no such thing, though once again he felt it politic to take no further notice of the implied taunt.

" Well, about those bills," Mr. Friars resumed. " It will do Turner a great deal of harm if they go into the British and Foreign and are not referred."

" It would do me harm for them to be returned ; but why it should hurt Mr. Turner I cannot imagine."

" I do not know either ; only I saw him to-day, and he said it would."

" You will give me the money, of course ?"

" I have brought over a cheque with me. You need not use it till the day before—"

" Very well, then I will see what I can do ; and, Friars, try to get away, if only for a short time. You

certainly will be laid up unless you take warning in time."

"Supposing things go on well for the next six months, I think I shall try to sell the whole concern and retire. Turner wanted to buy me out at the time of our little misunderstanding. I wish I had taken him at his word."

"Has the affair not answered your expectations, then?"

"More, far more; but the price I have paid for success has been a degree too high."

"How do you mean?"

"Only part of the purchase-money is paid as yet," answered Mr. Friars enigmatically; "but I sometimes fancy the whole of it will be my life."

"Nonsense, man," returned Luke. "You are a little low now, and look on the dark side of everything. If you would only run out of town for a fortnight you would come back again a different being. Your wife ought to insist upon your going."

"Oh! she does not know there is anything the matter with me," Austin answered. "I leave home

so early and get back—when I go back at all—so late at night that we scarcely see anything of each other. As far as domestic comfort is concerned I should be better off if I were a mechanic earning his couple of pounds a week.”

“The best thing you can do is to retire and buy an estate far away in the country.”

“Where I should do nothing for the first month,” said Mr. Friars, “except lie on the grass and rest.” And then he went away seemingly a little more cheerful and pleased at the vision of tranquillity himself had conjured up.

“I wonder what is the matter with him,” thought Luke, mentally contemplating over again the haggard anxious face, and the thin white hands, and the quick nervous flush, and the figure on which his clothes seemed literally to hang. “Taking it altogether, I fancy, first and last, he has paid dear for his whistle. Well, I suppose it is what we all do—only the difference is that⁴ after paying some of us never get even the whistle.”

That had been his own case: when a child he

had cried for the moon ; but the moon went sailing on through the sky perfectly regardless of his tears. When he was a man he loved a woman beyond his reach, and through all this lonely desolate time she too had never come one step the nearer to him for all his anguish ; nay, rather, every step she took removed her further from him, and left the future of his life more barren than before.

CHAPTER IX.

AN AWKWARD CRISIS.

"I THOUGHT you told me," said Mr. Howe, of the firm of Howe and Lovell, to Luke Ross, some few months after the dialogue reported in the last chapter took place—"I thought you told me that Messrs. Thompson and Co. had removed their account from the British and Foreign?"

"And so they have," replied Mr. Ross, remembering at the moment that he had got a second bill referred very lately through his own bankers.

"Excuse me, but they have not," was the answer. "I had a cheque of theirs the other day on the British and Foreign which went through our

bank in regular course and was duly paid at theirs."

"Then they must have reopened it," said Luke.

"My dear sir, they never closed it, for I made personal inquiry in the matter."

"And do you mean to say—"

"Yes, I mean to say exactly what I have said; they are now at the British and Foreign; they have been there and they will be there, so far as I know, to the end of the chapter."

"I only repeated to you what I was told myself."

"That, of course; but why were you told so?"

"I can only imagine that my informant was himself deceived."

"Your informant being—"

Luke hesitated—then he said,

"I do not see why there should be any disguise about the matter—Mr. Friars was my authority."

"You had a good deal of trouble some three or four years back in connection with Mr. Friars' acceptances?" Mr. Howe said, interrogatively.

"Yes," Luke replied, "but they were all paid at last."

"And you have continued to do business with him ever since?"

"No," was the answer. "I have never done business with him in my life. Those first bills were given for money owing by Mr. Friars to the person who found the capital with which I started. Everything I have done for him lately has been entirely a matter—I cannot say of friendship, for he is not a friend of mine—but of friendly assistance."

"And you have derived no benefit from those transactions?"

"Not to the extent of sixpence; rather the contrary."

"You must be a most obliging acquaintance," observed Mr. Howe; and Luke bit his lips at the remark, but tried, and successfully, to keep his temper.

"There is nothing more difficult, I suppose, than to believe in truth," began Mr. Howe, after a pause, "but I believe you, Mr. Ross, singular as your statement sounds."

"Thank you," Luke replied, "for I feel it must have tried your faith. The plain fact is this, however—I do not like Austin Friars, but I like to help him when I can—further, the capital I have referred to was left in my hands with an implied understanding that when he wanted assistance I was to afford it."

"Mr. Friars seems to be rich in friends."

"I doubt it," the other said, and then ensued a second silence, which was at length broken by Mr. Howe with these words:

"I suppose there is no doubt but that Mr. Friars is perfectly solvent *now*?"

"I should imagine not."

"Then, were I you, I should come to some satisfactory understanding with him on the subject we have been discussing, and get him at once to lodge sufficient money to meet all the bills you may have got discounted for him."

"Why do you advise me to adopt such a course?" Luke asked, hastily. "You surely do not imagine"—and then he stopped short, warned to do so by a

look in Mr. Howe's eye and a sudden movement of his hand.

"Not for a moment," said that gentleman; "but still I should do so, and at once. It will be a real kindness to him, believe me."

"Of course this is strictly confidential," Mr. Ross ventured, in an almost entreating tone.

"Of course—unless I am *compelled* to treat it otherwise."

And Luke walked out of the office with a faint sick feeling oppressing him; with the sensation of one who has received some unexpected and violent blow.

He did not go direct to Billiter Square; he was not a man to act upon a sudden impulse, or to let suspicion blind his reason; so he went back to Scott's Yard, and finished his daily work, and ate his dinner—bringing no great appetite to the meal—and was just in the act of drawing up an easy-chair to the fire, in order to think Mr. Howe's suggestions over at his leisure, when he heard a loud knock and ring at the front door, and immediately afterwards Mr. Friars entered.

"I was just wanting to see you, Friars," Mr. Ross remarked.

"And, as you may conclude by my being here, I was just wanting to see you," Austin replied; "and since we both desired the same thing, I will not make the apology for intruding after office hours, and so forth, that I intended. Now, what is your trouble? We may as well get that over first."

"No," Luke answered; "we will get yours, if you please. Mine is, I know, a longer one. Sit down." And he pushed the solitary armchair his room boasted towards Austin, who took possession of it, while he said,

"I want help over to-morrow."

"For how much, and for what?"

"To meet a payment; and I am about eight hundred short."

"I have not three at command."

"Could you get me a bill done?"

"No; that I cannot," Luke said, slowly. "I fancy my discounts are pretty nearly stopped."

"What can you mean?"

"Just this: that you and I and the people upon whom you have drawn must manage to meet the paper I have of yours now under discount, for I shall not be able to renew."

"My God! Don't say that!" Austin exclaimed; and Luke saw despair written across his face in characters he could read with the light thrown thereon by Mr. Howe's revelations.

"But I must say it," Luke persisted; "and for your sake and mine too, I must say more, and ask you, Friars, what there is queer about your paper?"

"Queer!" repeated Austin. "What the deuce are you driving at?"

"Do you mean to brave it out, or shall I tell you what I know, that you have been deceiving me—that those acceptances are no acceptances at all?"

"Be plain, man, and have it out," interrupted Austin. "What is it you suspect?"

"I am not going to tell you, since even walls have ears. The word shall not be mentioned between us while there is a chance of return. It is no time, this, Friars, to blame you, or I should have something

to say about the way you have let me in. I will be your friend if you permit. Tell me just how you stand, and if, with my help, you can pull through you shall."

"I swear to you, Ross, I am solvent."

"Then why did you ever commence this?"

Without the slightest hesitation Austin told him.

"A day came," he said, "when the receipts utterly failed to pay the outgoings. I was doing a fine business, but I could not get help. I had friends who might have assisted, but they were away. The plan came into my head, standing in Monteith's office, and I hailed it as an inspiration. It seemed so easy, and it *was* so easy just at first."

"What was the first?" asked Luke.

"One on Thompson. I got it done at my own bank; and from that time, whenever I was short, I helped myself; and had business kept on tolerably good I should not, by this time, have needed anything of the sort. But somehow I could not attend latterly to my ordinary work. I grew ill, and low, and nervous—"

“I am sorry for you from my heart!” Luke exclaimed, earnestly, as Austin suddenly broke down.

It is said that the state of mind which pities a sinner instead of condemning him is morally low; but in the records of Christianity it seems to me not unworthy of a place. Let this be as it may, however, Luke, seated by his own hearth, listening to this poor weak wretch’s confessions, felt heartily sorry for him. It was *such* an end—oh, Merciful Father! it was such an ending to the story which might have terminated so differently, that Luke’s heart was moved to a pity it had never before known for man; and he determined that if any stone he might turn could save Austin, the man should not be taken up before Alderman Turtle, and duly committed for trial, and tried at the assizes, and found guilty, and sentenced—well, to something which would as inevitably kill him as if Calcraft were called in to assist at an, for Austin, excessively early toilet.

Afterwards Austin Friars said his friend’s kindness on that eventful evening prevented his com-

mitting suicide ; but no one who knew Austin credited the statement.

It would have required a great deal of misery—physical misery, I mean—ere Mr. Friars would have parted with a life that, spite of all its annoyances, had not been purely unpleasant.

Yet for once Mr. Friars proved grateful, and expressed himself gratefully—a fact not entirely unworthy of notice here.

Had he proved true as well it might have fared better with him, but he could not, even in that supreme moment, tell Luke the precise extent of his trouble. There were one or two small items he kept back of no concern, it might be, to any one save the owner, yet which proved eventually of vital consequence to him.

Late into the night they two most dissimilar talked earnestly ; the fire burned low, and the gas, (pressure being turned off at the works), burned dim ; but still Austin and Luke Ross talked on. At length the younger man said,

“ It is nearly two o'clock, and you can never get

back to Highgate to-night—will you take a bed here?"

"No," Austin answered, "I will go back to Billiter Square; I have slept there five nights out of six lately."

"I will walk so far with you," Mr. Ross said; and in the winter's night, or rather morning, they paced through the deserted streets to that Square close by which another man, in whose fortunes some readers were interested six years back, had done much harder and much honester work than Austin Friars ever knew the meaning of.

At the door of his office Mr. Friars wrung Luke's hand. "You have been the best friend I ever knew," he said, "and I shall never forget, and I shall try to deserve your kindness."

Nevertheless he had lied to Luke, and Luke, walking back to Scott's Yard with the excitement subsiding and the glamour removed, felt vaguely conscious of the fact.

"Yet he need not have deceived me, surely," Luke considered; which only proved how little he knew

of the manners and habits of those who fail to speak the truth, since it is not as a rule because he is talking to you, or to me, reader, or to anybody else, that a man lies, but just because he is speaking to somebody, because he cannot help it, because it is part of his nature so to do; as much part of his nature as Doctor Watts asserts barking and biting is of that of dogs.

It does not arise from forethought or deliberation. Most probably, if the man deliberated at all, he would decide that, however painful it might be to speak frankly and deal fairly, honest truthfulness would, after all, prove his best course.

We talk of a liar as though he lied on purpose, never considering that it is more difficult for some persons to speak the truth than for an English child to converse in French.

It is so natural, however, for a man who is not in the habit of stating black to be white, and crediting the statement himself, to believe another who assures him, "upon my word, you now know everything," that although it was foolish in

Luke Ross to imagine Austin had not deceived him, because he could have no possible object in doing so, the majority of people placed in his position might easily have been deluded into the same error.

To an ordinary mind Austin had so much to gain by speaking the truth, and so much to lose by attempting further deception, that, even while Luke doubted the man, he ultimately accepted his facts, and, satisfied by an examination of the Billiter Square books that, if the printed memoranda furnished by Austin in addition were correct, the business was considerably more than solvent, he set himself to work in order that Mr. Friars might be extricated without public disgrace from the pit into which he had stumbled.

It was not light labour by any means, but Luke had not anticipated it would prove light. His hope was that for reward some day Yorke might know, and if she never knew, why his own heart told him that it was for her dear sake he was working now as he had laboured in those old times when he and

Austin were together in Scott's Yard, struggling for the fortune which ever eluded their grasp.

That he should have come to do so much for Austin, disassociated from Yorke, sometimes amazed himself; but he had learnt that in the years which had come and gone since he first made Mr. Friars' acquaintance which can never be thoroughly taught by any one save a woman, nor practised by any one save a man.

Since the woman's theory, being more beautiful, is less capable of realisation; while the man's slow working out of her theory clothes, oftentimes as with a glory, the otherwise commonplace transactions of his daily life.

The one key is pitched so high that few are able to carry on the melody from hour to hour, and from week to week; while the other commences so low that it is capable without weariness of swelling into louder and louder music as the need for its strength increases. The woman can place a man's finger on the notes, and tell him fluently how to discourse sweet sounds; but long after she has

turned aside weary and disappointed he will be rolling out those grand harmonies, tenderly bringing forth those sweet and gentle airs which seem to refine our humanity, and inspire us with valour and endurance to fight out the battle of life.

But to Luke, fighting out his battle, there came, then, no echo of the music himself was making. Afterwards, in the watches of the night, and sometimes in the daytime, when his feet straying along pleasant paths he walked alone, there came to his soul a grateful murmur from that Æolian harp the strings of which are swept now and then by the winds of memory.

He had done something—he had done his best—he had striven to keep sorrow and disgrace from his fellow-man—the man *she* had loved, and if he failed to save him utterly, as he did, the fault lay not in Luke Ross or in his endeavours, but in Austin Friars himself.

For, as I have said, the man could not be honest; he could not bare the state of his affairs to Luke and say, with any shadow of truth, “That is the worst.”

He told him part, and allowed him to help him with part, but in this, as in every other transaction of his life, he kept something back, and that "something" eventually proved his undoing.

Of himself he was not able to face the worst; even commercially he could not compass his own salvation. He worked harder than any man knew; he lay awake at night planning ways and means; he was at his post early, and so late took rest, but nothing availed. The hour again came, as it always does come again and again and again to such people, when he could "not see his way," or let anybody else see it for him; when in his despair he wrote to Yorke Forde, and Yorke, in reply, referred him to—Luke Ross.

He might have known it was just the course a woman would adopt, yet he sat when he received her note like one paralyzed; while almost at the same moment Luke Ross, reading her letter, felt satisfied Austin had deceived him, and that, to quote his own mental expression, the "last card was trumped."

Which it was. Within a week there came to

Billiter Square a formal notice that "Your draft on Grahame has been returned dishonoured;" whilst three days after, Mr. Steadly, checking Mr. Monteith's pass-book, found therein a most singular entry—*Friars 720*l.* 3*s.* 7*d.**

Now to Mr. Steadly's certain knowledge, for he was confidential clerk and manager, that draft had never been accepted by Monteith. There was no entry of it anywhere; and closely scanning the signature scrawled across the bill, Mr. Steadly broke out into a cold sweat, for he could have sworn that Mr. Monteith had never written the *A. Monteith* which there met his eyes; and in a moment it flashed across his mind, as in Howe and Lovell's office it had flashed through the mind of Luke Ross, that the solution of the enigma which puzzled them both was **FORGERY.**

An ugly word to write, an uglier perhaps to speak; and so ugly it proved to Mr. Steadly's imagination that, folding the paper up carefully, he took his way to Austin's office and asked if he could speak a few words to him alone.

"What is it?" Austin asked, though right well he knew what was coming.

"I find, sir," began Mr. Steadly, "that an acceptance of Mr. Monteith's for 720*l.* 3*s.* 7*d.* was paid last week, and it puzzles me, for I have no memorandum or entry of it whatsoever: neither can I discover for what transaction it was given."

"And supposing you cannot, what then?" asked Austin defiantly.

"Why, Mr. Friars, I hoped you would tell me, and so enable it to go through the books now."

"I am confident you never came here on such an errand with Mr. Monteith's knowledge."

"No, sir, Mr. Monteith is, as you know, at Pau;" and the pair looked at each other for a moment defiantly, then Austin said,

"Mr. Steadly, I do not mind telling you confidentially that Mr. Monteith accepted that bill for me as an accommodation. I required the amount, and he was short at the time and he lent me his name. That is the whole story; you need not mention it to him lest he should be vexed at my

letting any third person know ; but I think I may trust you, Mr. Steadly, and when Mr. Monteith returns and you go away for your little holiday you must let me contribute a trifle towards travelling expenses. Stay, I may as well give it to you now in case you should be shy about coming." Saying which Mr. Friars pulled his cheque-book towards him and would have begun to write, but that Mr. Steadly stopped him.

"Please do not, Mr. Friars. I cannot take your money."

"Why not, you fool?" and the sharp sudden change in Austin's manner was wonderful to see.

"Because it would be like taking hush-money ; and I do not intend to hold my tongue."

"You mean to go blabbing about our affairs all over London?"

"No, sir ; I only mean to ask Mr. Monteith to tell me if he recollects accepting this bill ;" and Mr. Steadly drew the paper from his pocket-book.

In an access of rage Austin seized the document, tore it in two, and then flung it upon the blazing fire,

where, before Mr. Steadly could rush forward to the rescue, it was nothing but charred and useless scraps that crumbled into powder as he touched them.

“You can make impertinent inquiries now, if you like,” said Austin; “you had better have taken my offer and held your tongue.”

“It will be for Mr. Monteith to make inquiries when he returns,” answered Mr. Steadly.

“You can wait till he thinks fit to do so then, I suppose,” retorted Austin, murmuring to himself, as Mr. Steadly left the room.

“Now if it would only please the Almighty to take Monteith to himself, I should believe in an over-ruling Providence. His cough was no better when Mary heard last;” and he turned again to face the worst of the troubles which were closing round him, unconscious that Mr. Steadly, instead of waiting patiently for his principal’s return, had, after an inspection of Monteith’s balance on the day when Austin declared he had given that acceptance, telegraphed over to France—

“A bill, dated 26th October, drawn by A. Friars

and Co., was due last week. There seems to have been some omission, as I can find no record of it in the books."

The answer to which ran as follows :

"I leave for London to-night."

CHAPTER X.

MR. MONTEITH BEGINS TO UNDERSTAND.

WHEN Luke Ross received Yorke's letter he went straight over to Billiter Square and accused Austin in very plain terms of having been caught playing at that game popularly known as hide-and-seek. "You must have other embarrassments of which you never told me," he said, "and so from this hour I wash my hands of you and your concerns."

"Do not say that," Austin entreated; "I shall never be able to get through without you, and that was after all only a little trumpery three-hundred thing of Grahame's."

"Grahame!" repeated Mr. Ross; "you told me you were clear of him."

"Yes, because he would not matter. So long as

his banker's balance is the same as he makes it, he is not the man to concern himself with details."

"And that bill—"

"Has been dishonoured. I have had notice of it."

"Great heavens!" exclaimed Luke Ross; "the man does not live who could keep you out of Newgate!" And, hearing this cheering statement, Mr. Friars thrust his hands deep down in his pockets, walked up and down the room, and cursed the hour when he was born.

"How much is there out altogether?" Luke at length inquired; but Austin had turned sulky, and refused the slightest information.

"If you do not like to trust me," he said; "if you make such a fuss about the merest trifles, and because you have helped me a little consider you are therefore entitled to treat me as though I were either a slave or an imbecile, you had better, as you say, wash your hands of me and my concerns; only since you undertook to drive my coach, it is hardly fair for you to insist on my taking the reins just as I am in danger of being upset."

"Friars," began Mr. Ross, "when I said I would do my best to get you out of this mess, you assured me I knew everything."

"And so you did—everything which it was needful for you to know," interrupted Austin.

"And I have gone on and on, involving myself solely to keep you out of trouble, until now I cannot clear myself of you without asking time from my own creditors."

"That was the reason you offered to help me at first," Mr. Friars remarked coolly; "you were so deep in you knew you must sink if I did."

"You are an ungrateful hound!" retorted Luke.

"Oh, if you come to that—" began Austin; but the other did not wait to hear the finish of his sentence.

Angry with himself, mad at his own folly, cursing the weakness which had led him—even for *her* sake—to try and serve so mean and graceless a cur, Luke Ross walked back to Scott's Yard determined to face the state of his own affairs, and at any sacrifice close his transactions with Mr. Friars.

At that moment he would have done much to recall his letter to Yorke, which he had hastily written before leaving his office, and posted in Lombard Street on his way to Billiter Square.

The little piece of self-exaltation at the close of that epistle, foreign to his nature, had been dictated by a variety of feelings. He wanted her not to feel that the money advanced to Austin was a serious loss or inconvenience to him. He felt glad of the opportunity afforded to tell her the world had prospered with him ; to prove he had been able to do more—much more—than keep his head above water. He had not meant to be vainglorious or boastful, but now, with a thorough consciousness of all the future might have in store for him, he could not help acknowledging that it had been very like saying, "See how ill he has done, and how well I."

"And when she hears I am embarrassed, as hear some day she must, what will she think of my statement?—not that I need care much now what she thinks about me, for no thoughts can place us further from each other than we are."

All that evening and late into the night Luke worked hard at his books. He was no coward, and yet the result appalled him. His creditors might give him time—he saw no reason to doubt their doing so; but even in the best event he beheld nothing before him save years, long years, of labour—labour which could bear no productive fruit for him, and which was required only to pay the debts of another man whom he utterly despised.

“And all for a woman,” he said to himself, as he laid aside the sheet of paper on which he had jotted down the various sums for which he stood indebted, “who will never even know. It is very hard.”

And it was. But there are times in life when everything seems hard—harder than at brighter seasons—and one of those dark hours was on Luke Ross then.

Nothing in the world had he valued save for her; and now she was gone, and all other possessions seemed slipping from him likewise.

Even his good name, for who would believe—who, not understanding the whole story—that he had

risked so much without expecting to reap personal advantage ?

"It was not honest on my part," he considered ; but then he had, spite all warning, trusted Austin Friars, and this was the result.

"Had he done wisely to quarrel with him," Luke marvelled, and then both judgment and experience assured him he was right in striving, at the eleventh hour, to free himself from the burden of a man who, even when drowning, refused to say honestly the nature and extent of the weight he was carrying.

Regarded even as an experiment, to quote Mr. Collis' idea, Austin had failed, and the man must have been little better than an idiot, who, after Luke's last experience of Mr. Friars, had ventured anything further on his straightforwardness.

"No," thus Luke finished his mental soliloquy, "the *Gazette*, bankruptcy, beggary, rather than any further pecuniary transactions with Mr. Austin Friars."

For a few weeks Luke pursued the even tenor

of his way, without any event occurring calculated either to change or hurry his resolution of asking his creditors to give him time.

So long as even the ghost of a chance remained of his being able to meet his engagements himself, or of Austin being able to meet them for him, he resolved to struggle on, and occasionally the hope grew strong within him that perhaps Mr. Friars, finding there was no further help to be had from him, would seek it, and not unsuccessfully, from some one else.

He was strengthened in this hope by the fact, that although he had written to Austin pointing out the plain application for money, or in fact any communication of any kind from him, must give Mrs. Forde, no answer came in return.

He knew Mr. Friars well enough to be quite aware, even if the letter reached him, that he would gladly have seized upon it as a pretext for further correspondence, supposing further correspondence could serve his turn, and therefore, when day after day passed by and brought no letter, Luke con-

cluded, not unreasonably, that another pilot had been found who might, after all, bring the "Austin Friars" safe into port.

But in this he chanced to be mistaken; and he found out his mistake when, one morning, Mr. Monteith, looking haggard and worn, entered his office, and said:

"I want to speak to you on a very serious subject, Mr. Ross—can you give me a quarter of an hour without interruption?"

"Yes, if you do not mind coming down into my sitting-room;" and Luke first locked his office door, and then conducted Mr. Monteith to that large apartment on the ground floor where Yorke surprised a family party on an Easter Sunday, some three years previously.

"Here no one will interrupt us," remarked Mr. Ross, bolting the door inside. "And now, what is it?"

"You know very well what it is," answered the merchant. "I know you have been doing your best to keep disgrace from him—from us—but you

might as well have saved your labour. Nothing can save him—or me.”

“How did you hear it?” Luke asked.

“Why he used my name as well.”

“For any large amount?”

“So far as I know at present, for over seven hundred—but what there may be yet to come, God only knows. That is not the worst, however.”

“What is the worst?”

“A fellow of the name of Grahame has been with me threatening to expose the whole affair if I do not make it worth his while to hold his tongue. Now, Mr. Ross, I would pay any money if I could only be certain of the result; but uncertain as I am, utterly in the dark as to the amount for which he has used my name, I dare not even try to make terms. He may have got advances to the extent of thousands and thousands; and, forgeries or the reverse, I shall have to be responsible. The whole thing means social, commercial, and pecuniary Ruin.”

“And it means just about the same thing to me,” Luke answered.

“What could you have been thinking about?”

“You will perhaps scarcely credit my statement, but I believed him; believed he had told me the extent and nature of his liabilities; believed him to have yielded to sudden temptation; believed, if I helped him, I might retrieve both his position and my own; and the result is just what might have been expected.”

“Do you think nothing can be done in the matter?”

“Not unless some one could ascertain exactly how he is situated; and even then I fear the information would come too late. The only course I can suggest is that you should consult his uncle, Mr. Collis. You might do so, though I could not.”

“Is it not a singular thing that his relations have held themselves so resolutely aloof ever since I unhappily became connected with him?”

“If you refer to Mr. Collis, I think not. Friars, I know, tired him out years and years ago, as he has tired, and will tire, every human being who has ever anything to do with him.”

"Oh! my poor girl," exclaimed Mr. Monteith.

"Does *she* know?" Luke ventured.

"If she did it would kill her," was the reply.

"Nevertheless," said Luke, "I am confident she ought to know, for there can be no doubt but that Friars will have to leave the country, and the sooner he goes the better."

"What makes you say that?"

"Why, you are at the mercy of all sorts of people while he remains here. Were he once out of danger, you might almost dictate your terms."

"Who is there to put him in danger?"

"Grahame, for instance; but he, you say, may be bought. His bankers, who cannot. Howe and Lovell, who will avoid publicity *if possible*. These we know of, and there may be a dozen more that we know nothing of now, but who may turn up at any moment."

"It has broken my heart," Mr. Monteith said wearily; "and to think that amongst all who knew him—all—there was not one to tell me the manner of man to whom I proposed giving my child."

“I suspect there were very few persons who knew the manner of man Austin Friars really was; and those few did not consider it their business. Besides, supposing any one had gone up to Manchester Square and told you everything he knew or thought about your daughter’s lover, you would not have believed him; and it is just because people will not believe that men and women who know anything of the world never give advice nor carry tales.”

“Still, had I only known one tale—the outlines of which I just guess—”

“Please stop, Mr. Monteith,” interrupted Luke, authoritatively. “We were talking about your son-in-law’s pecuniary difficulties, and to me you shall talk of nothing else.”

“You are right, no doubt, and yet—”

“And yet,” finished Luke, “it must be as I say.”

Which decision was the more aggravating, since Mr. Monteith had come to Scott’s Yard determined to learn as much as he could in Austin’s disfavour and so steel his heart against him.

“You advise me to consult with Mr. Collis,” he

said, after a pause filled up with rather bitter thoughts; "but the position is awkward; I do not know Mr. Collis personally, although I know very well who he is."

"I know him personally, and will go round to Austin Friars and bring him to your office if you like."

"No, thank you, but if you would not object to bringing him here, I should be so much obliged. By-the-way, Mr. Ross, stop one moment if you please. Has it never struck you as being a little singular that there should be an Austin Friars a place and an Austin Friars a man?"

"Never," Luke Ross answered quickly, because he guessed Mr. Monteith had heard something.

"But now that I suggest the idea?"

"I see nothing singular in the coincidence. There was an apostle once named Luke, but I cannot think it remarkable that I am called Luke also, though had choice been given me I should certainly have selected some other cognomen."

"Mr. Ross, you are fencing with me."

"Mr. Monteith, you have been trying to take me

unawares. Now let us be frank with each other. What is it you want to know?"

"Mr. Friars' history."

"You should have inquired into that before you let your daughter marry him. Now that he is her husband, you would be wise to—pardon a vulgar phrase—'let a sleeping dog lie.' I am going round now to see Mr. Collis, if I can. Supposing he be not in, at what hour would it be most convenient for you to meet him here this afternoon?"

"May I say five o'clock?" suggested Mr. Monteith.

"Any hour you please, but I hope I shall bring him back with me;" and so saying Luke departed, only to return at the end of a quarter of an hour without Mr. Collis, who was not in or expected in till three or four o'clock.

"I left a note for him, however," added Mr. Ross; "and I have no doubt he will keep the appointment I made." With which assurance Mr. Monteith had to content himself.

CHAPTER XI.

THE STORM GATHERS.

SOMETIMES events march quickly ; when a man is in debt or in trouble they seldom stay their steps ; and even between the time of Mr. Monteith leaving Scott's Yard, and returning thereto, several little incidents occurred which compelled even a more rapid settlement of affairs than Luke had contemplated. In the first place Mr. Grahame, who looked upon Austin's little sin as a special piece of good luck to himself, called once more upon Mr. Monteith, to know what he meant to do in the affair ; and Mr. Monteith, anxious to temporise and yet still more anxious not to pay too dearly for that gratification, gave Mr. Grahame a cheque for 150*l.*, and sent that gentleman away rejoicing.

Had he known his was not the only name borrowed without permission of the owner, his exultation would have been more moderate and his terms more peremptory. As it was he only considered Austin had made a "little mistake in his man," and that although the enemy held the forged signature and had probably destroyed it, still they ought in consequence of that little indiscretion to be made to "bleed freely."

"Of course with me it is a matter of pounds shillings and pence, Mr. Monteith," he said; and Mr. Monteith, with an irony foreign to his nature, had replied:

"It would be an insult to you to believe it could be a matter of anything else."

That event was number one; in the next place Mr. Monteith received a private note from his banker, wanting to see him.

"Your account is a little overdrawn," he said; "but that is not what I wanted to talk to you about. Last evening a cheque of yours came in just in time for marking, and no special attention was given to

it; but this morning I have been examining the signature, and—”

“Will you show me the cheque?” Mr. Monteith interrupted, and the cheque was brought.

“You were right to honour it,” Mr. Monteith said, steadily; “thank you. I will of course put my account straight this afternoon;” and he was turning out of the private room—his face not pale, but grey as ashes—when the partner who had conducted the above conversation stopped him.

“Monteith,” he said, “we have known you for five and thirty years, and I cannot bear to see you in such trouble, as I am sure you must be; tell me what it all means. I trust there is no truth in the rumours we—”

“Let me go,” interrupted Mr. Monteith; “you cannot know anything about it.”

“But if more of these cheques come in?”

“Pay them,” was the reply.

“The thing is impossible.”

“It is not, if I come here and tell you to honour

and place them to the debit of my account, which I do now ;” and crushing his hat over his forehead Mr. Monteith strode out of the bank, followed by the curious eyes of many clerks who had known (long before their principals) that there was something strange up with Monteith’s son-in-law.

Lastly, about three minutes to five o’clock Mr. Turner called in Scott’s Yard, and requested Luke’s attention for a minute.

“That,” he said, producing a piece of paper covered front and back with writing, “bears your as well as Mr. Friars’ indorsement. Now Messrs. Thompson and Co. never accepted it.”

“Will you look at the *Times* for half an hour, Mr. Turner?” said Mr. Ross ; “I have a most pressing appointment at five, but shall then be at leisure to attend to you.”

“Honour bright, you will attend to me here and then,” answered Mr. Turner.

“On my word,” declared Luke Ross.

“Your word is better to me than Friars’ bond,” returned the other. “So now run along to your

appointment, and I'll take care of myself. Half-past five, remember ;" and Luke replied, "All right."

But it was nearly six before Luke Ross came slowly up the staircase, entered his office and said, "I am sorry to have detained you so long, but I have been particularly engaged. Will you walk down into my room ? Monteith is there."

"My dear fellow, I want to see you, not Monteith."

"My dear Mr. Turner, Monteith is here on the same business as yourself, and you must see him, and Mr. Friars' uncle too."

"What uncle ?" asked Mr. Turner ; "he who has for crest three balls?"

"No, a Mr. Collis—you must have heard of him."

"True, but never—at least, never latterly believed he was to be seen in the flesh."

"If you come downstairs you will see him in the flesh, and plenty of it," returned Luke ; and thus assured Mr. Turner descended to the lower room, where Mr. Collis was exclaiming, in a loud tone, as they entered :

"Not one sixpence, sir ; it would be throwing good money away."

"If you mean," said Mr. Turner, breaking into the conversation, "that you will not pay a sixpence for Mr. Austin Friars, I must remark that I think you are entirely in the right."

"I know I am, without requiring you to be guarantee for the fact," retorted Mr. Collis, sharply. "As child, as boy, as man, he has been a liar and a cheat: that he should have come to be a forger, too, does not surprise me in the least."

"But if we could save him now?" put in Mr. Monteith.

"But we cannot save him, not if we would. If we get every one of his signatures into our hands to-day, ten to one you would have to arrange for a dozen more at the end of two months. He has taken to this line of life, and you can no more cure him of it than—"

"You can cure a hen of eating eggs," finished Mr. Turner, observing that Mr. Collis seemed searching for an appropriate simile.

"I was in hopes you could have advised me in this matter," said Mr. Monteith.

"Have I been doing anything else since I came into this house?" retorted Mr. Collis. "There is only one thing for you to do: get him out of the country—send him to Australia, America, or the devil; and if you wish to be generous, allow him so much a week, to keep him from dying of starvation. As for your daughter, if she were mine, I should think her only too well off to be rid of such a scoundrel. It is not even as though he had let in some big firms who could have stood the racket, and not felt it much; but just look at the way he has treated Ross, here! Actually taken advantage of his kindness, or friendship, or forbearance, or whatever other name he may like to have his folly called by; and not merely gets his money, but makes him the instrument of passing his counterfeit paper upon decent people. He stole a march upon me about his marriage, or he should never have married any honest man's daughter."

"He is my daughter's husband now," said

Mr. Monteith, pitifully ; “and oh ! gentlemen, if any one of you could only show me how to hush this affair up, and stop a public exposure, I should not mind spending my last shilling to effect that object.”

For a few seconds there fell a dead silence on the three men he addressed. There was something in Mr. Monteith’s tone and words that touched them inexpressibly. After all, which amongst them could estimate the length and depth of a trouble like this—of the disgrace which had linked itself for life to an honest and honourable man—of the anguish he felt, remembering that Mary was Austin’s wife, and the father of her children ?

“Does anybody know the amount of those—liabilities, shall we call them ?” asked Mr. Turner, in a subdued voice, after a pause that had become awkward.

“No one knows, excepting Mr. Friars himself ; and his statement is not to be depended on,” answered Luke.

“Would somebody have the goodness to give me

a slight sketch of the whole business, so far as any human being—excepting Mr. Friars—understands it?” proceeded Mr. Turner. “My information on the subject is, you must remember, exceedingly limited.”

“I will tell you all I know,” Luke replied, apparently considering this general question as addressed particularly to himself; and in a few sentences he explained to Mr. Turner all those circumstances which have been already detailed.

“And in addition,” capped Mr. Collis, “he is now drawing direct from Mr. Monteith’s bank—the taste having evidently grown with what it fed on.”

At this juncture Mr. Turner sat down, and the others, who had likewise been standing, seated themselves also. Instinctively the three men looked at the fourth, unquestionably the cleverest individual amongst them—intuitively almost they understood there was help to be obtained from that quick, scheming, ready brain—always full of plans and ideas, always clear and prompt, and at the service of its owner.

“You say you believe the business was solvent—

even with the liabilities of which you were aware," he said at length, turning sharply towards Luke Ross.

"I am sure of it," Luke replied.

"He must have done more work than I thought was in him, then," remarked Mr. Turner.

"He has worked very hard for a long time past," put in Mr. Monteith, eagerly.

"Well, you know, if the business could have paid twenty shillings when Mr. Ross examined the books, then, unless he have made some tremendous losses lately, it cannot be past praying for now. That is fact number one; because, even granting that there are a tribe of these things about—and remember I do not think there are—they must represent either capital or bad debts. Now, from my knowledge of the business and Friars, I believe he has been doing all this to save the business; and if this idea be correct, there is not the slightest reason, with proper management, why you, Mr. Monteith, or you, Mr. Ross, should be beggared in consequence of this affair."

"With proper management: but who is to manage?" asked Mr. Collis. "Friars?"

"Decidedly not," Mr. Turner replied; and then he lapsed into silence again for a minute, when he rose, and said, "If you do not mind waiting here for half an hour I will just go out for a turn and smoke a cigar. I may have something to propose, but I do not care to propose unless I see some fair prospect of being able to carry out."

"Are you going to Friars?" asked Luke, walking to the outer door with Mr. Turner.

"No; I am merely going for a turn, as I told you. I cannot think with three people staring at me." And he struck a match, and lit his cigar, and strolled away down the yard, Luke watching him.

When he came back, he drew a chair up to the hearth, and without any preamble began: "Well, gentlemen, I have settled that the first thing you have to do is to get by some means an idea of the amount of Mr. Friars' liabilities, legitimate or otherwise. You might be able to do this to-morrow, or the morrow after, or the morrow after that; but a

pressure will come, and then you must watch your opportunity. If the worst come to the worst, I can threaten to give him in charge; but, for various reasons, I do not wish to appear in the matter unless it prove unavoidable. That is the first step: for the second we must get him away, not merely for a time, but for ever. If Mr. Monteith be so much attached to him that he cannot bear the idea of Friars going to the ends of the earth, let him allow him a certain sum per annum, so long as he keeps, say two hundred miles from London, and refrains from trading."

"And his business?" inquired Mr. Collis, as Mr. Turner paused.

"If you two, if you three, are willing to help me, I will take the business with all its most pressing engagements, and repay you the moneys you have advanced into it—if I can—as I can: further, I will undertake to settle with Mr. Grahame and any other gentlemen of the same turn of mind who may make a claim against Mr. Friars. You can think this proposal over at your leisure," added Mr. Turner,

rising ; "and let me hear from you ; only recollect, Friars must make over everything to me before any proceedings are taken by any one, or I can have nothing to do with the affair. Good-night !" and, without further leave-taking, he put on his hat and left the house, anxious, as Mr. Collis truly said, to avoid either question or argument.

"I do not like him," said that gentleman ; "he is a great deal too wide awake to be strictly honest."

"I think he is honest," Luke answered ; "but he always wanted to have that business."

"Come now, Ross, what do you say ?" asked Mr. Collis ; "will you take the thing in hand and work it on his terms ?"

"I would not be mixed up with it for anything you could offer me," answered the other ; and Mr. Monteith murmured, "You would be quite right."

"But Turner is just the man to do well for himself and for us," Luke continued. "The only thing is this ; that I think Friars would rather go to prison than let him have it."

In which idea Mr. Ross chanced to be very nearly

correct. Theoretically Austin declared he would rather die than let Mr. Turner step into his shoes ; and the worst of the affair proved that when Mr. Monteith and Mr. Collis talked the matter over with him he said he trusted to *their* getting him out of his troubles, and utterly declined to leave London.

“ It does not matter to me,” he said. “ If I must be transported, be it so ; but I will not exile myself voluntarily. Now that you know all,” this was to Mr. Monteith, “ a load seems lifted from my mind ; and with your assistance I do not doubt but I shall be able to put everything right shortly.”

Which was all very well for Austin to hope, but meantime everything was going wrong.

For the first time in the memory of man a pressure for money was experienced in Leadenhall Street, and speedily Mr. Monteith found that if he was to pay his own debts he must draw in his hand as regarded Austin's.

“ And unless some arrangement can be come to,” said Luke Ross, “ and that speedily, I shall have to suspend payment. Turner is firm about not

advancing any money, or helping in any way save one. And I know for a certainty that if Howe and Lovell be not paid within a week they will proceed against Turner, who means to defend the action, and subpoena me on his side."

This state of affairs being fully explained to Mr. Friars, who persisted in believing that Mr. Monteith, Mr. Collis, and Mr. Ross would see him safe, and that everything could be satisfactorily arranged.

"It is all your own fault," said Mr. Collis to Mr. Monteith. "If you had sent for a policeman the day you returned home, you might have dictated your terms. As it is, he is laughing at us all."

"He will find out that it is no laughing matter," added Luke. "I think a man I know holds one of those things, and if he once gets an inkling of all this, Friars would be before the magistrate in less than four and twenty hours. If we could only make him believe how imminent his danger really is I should not despair, but as it is—"

"Well, Mr. Ross?" It was Mr. Monteith who spoke thus interrogatively, when Luke suddenly paused.

"I was just thinking that there is one person to whom he might perhaps listen if we sent for her."

"You do not mean his wife?"

"No. Mrs. Forde."

With a quick gesture of pain Mr. Monteith turned aside. Then recovering himself, he said,

"If you think any woman or any man can serve us at this juncture, send for her or him."

"I think Mrs. Forde might," Luke answered, entertaining a feeling as near hatred at that moment for Mr. Monteith as it was possible for him to imagine; "and I will telegraph for her directly."

In obedience to that telegram Yorke started by the express from Milden, and arrived about half-past eight at Euston Square, where Luke met her.

"What has happened?" she asked, when, seated in a cab, they were driving City-ward together; and Luke told her the story, without subtraction or

addition, only omitting everything an evil ending might mean for him.

“As a last resource I sent for you,” he finished. “If we can only get him to leave London, all may yet be well. If not—”

“You need not go on,” Yorke finished. “I grasp the meaning of that ‘if not’ perfectly.”

“Turner, and Monteith, and Collis, and Friars are all at Scott’s Yard.”

“Waiting for me?” she ventured.

“Yes; although Friars is not aware of the fact.”

“And his wife—is—”

“Looking at her children asleep in their nursery, most probably. She knows nothing of this.”

“Heaven help her!” Yorke exclaimed.

“And you?” he said, a little timidly.

“Will save him, even for her sake, if it be possible.”

“God love you, Yorke!”

“I cannot expect that He should—and yet, oh! yet,” she added passionately, “sometimes I think He must love me, because I have had nothing

but trouble here. Taken all through, it has been a weary, weary life."

"Spent for others," he added.

"Oh no, oh no! would it had! I should not feel myself to-night, in that case, just what I do—a woman who has sacrificed the happiness of every human being with whom she came in contact for the sake of pleasing herself."

"And have you pleased yourself?" Luke asked gently: to which she answered, "You know better."

CHAPTER XII.

IN SCOTT'S YARD.

ARRIVED at Scott's Yard, Luke, after handing Yorke out of the cab, and escorting her into the familiar house, said,

"Should you mind going upstairs for a moment, till I see what they have done in my absence?"

"Is your office open?" she inquired, never dreaming what a strange mad pleasure thrilled him when he found she remembered such small details.

"Yes; shall I light the gas?"

"No; I like darkness best, as is natural, coming from the country."

"You are just the same as ever."

"Alas, no! I am different, and duller, and stupider."

"Hush! I do not want him to hear your voice."

"I am dumb," she answered, and fled up the staircase, while Luke, settling with the cabman, marvelled,

"Did she ever love that man—ever?"

To which I answer, "Yea," and might have loved him to the end, had he been even moderately unselfish; only—and I state this fact in defiance of poets and novelists—she could only have loved him to the end, being her husband.

How many sins are condoned, how many shortcomings overlooked, when a man certainly belongs to a woman, who can tell? But supposing the relationship different, let him be merely her lover, whether sinfully or sinlessly, the moment the glamour with which, it may be, she has herself surrounded him is dispelled, she sees one fault after another, and, dispassionately weighing him in the balance, finds him wanting.

Alone in the darkness Yorke stood, looking out into the dimly-lighted court, whilst memories all sorrowful, all bitter, came thronging through her

mind—the ghosts of the long ago. Ah! friends, happy is he who can endure to face these spectres without shuddering shame, or poignant regret; but there was nothing in the past of Yorke Forde to make its countenance seem pleasant to her.

Sin and trouble, too late repentance, unavailing regret—that was the burden of the story she read silently to herself while, with her forehead resting against the cool glass, she looked out into the night: a wild, dreary night, with the rain pelting down in torrents, and the wind howling amongst the bare branches of the churchyard trees.

It was a wretched prospect, and yet Yorke felt more at home than she had ever done in her husband's house. She had lived her life in that old City nook; she had, after a fashion, been happy there; she had wept her tears in those rooms which she might never inhabit more; she had looked out of those windows in every variety of mood; she had worked there, suffered there, and all for sake of the man who now in the apartment beneath was arguing against his fate.

Less vehemently, perhaps, than formerly, because he felt the net closing around him, but none the less persistently. It was cruel, he said, to take advantage of his position—to sweep from him the result of all his toil. He had done wrong, he admitted ; but for Mr. Turner to step in and appropriate everything, seemed a punishment out of all proportion to his offence. He never intended to do other than pay every one honestly. If they would only help him a little further, he could do so. It was all nonsense talking about exposure. Who was to expose anything? All the people wanted was to be paid, and once they were paid, as they might be, supposing Mr. Monteith and Mr. Collis would do as he asked them, what was there to fear?

“I can tell you a person you have to fear now,” Luke interrupted, when at length even his patience was exhausted ; “Humphrey.”

“Who told you I had any dealings with him?”

“Never mind, I heard, and you know as well as I do that if he only gets an inkling of this matter he will lock you up if you

offered him the amount of the national debt to let you off scot free."

"Well, unless you tell him, he will never hear a word about it. And to settle the matter at once, I do not intend to leave London, or transfer my business to Turner, or you, or anybody else. Nothing should induce me to run away just as if I were a thief."

"And if not a thief, may I ask what you consider yourself?" asked Mr. Collis.

"I have done no real harm, and I shall not leave London—"

Even while he was speaking the door opened, and Yorke swept in.

"I am afraid," she said, looking with a white scared face at the astonished group, "it is too late now for any one to do much good. There is a man watching the house."

For an instant Mr. Ross listened to her doubtfully; just for that length of time he thought this was a ruse, but there was no mistaking the expression of alarm and terror in her eyes.

"Oh! Austin," she went on, regardless, and indeed forgetful, that there were others present, "why have you been so mad as to remain in London when you could have got away and saved yourself? There is not a chance for you now. I am quite confident it is this house the man is watching."

"Where is he? where did you see him?" Luke inquired.

"I was standing at the window upstairs," she said; "there is no light in the room, if you remember; and I saw him standing under the archway nearly opposite. Some one went out a little time since—"

"Yes; I went to the post-office," said Mr. Turner.

"Well, he walked down the opposite side of the way, and then crossed over so as to meet you."

"I think I did remark some one."

"And then he returned to the archway, and has been there ever since. If you go upstairs you can see him for yourself."

"Yorke;" it was Austin who spoke, and she turned and looked at him: as their eyes met she understood he was thinking of a ghastly story

familiar enough to both, which she had remembered standing in the darkness, and conned over till she could bear it no longer, and fled downstairs to warn him.

“Were you not asleep, and dreaming about that other matter?”

“No,” she answered.

“What other matter?” asked Mr. Collis.

“A man once came up from the country,” she said, “and stayed for two days at that boarding-house opposite. When he got to the Paddington Terminus there was a person waiting for him, who followed him here and everywhere he went during that time, and then arrested him.”

“Why did he not do so at once?” Mr. Turner inquired.

“Because there was not sufficient evidence;” and hearing this the men looked at each other.

“The gentleman out in the rain may be waiting for sufficient evidence also,” suggested Mr. Turner. “And your hero, Mrs. Forde?”

“Was hung.”

"Well, they do not hang people now-a-days for little mistakes in handwriting, that is one comfort," remarked Mr. Turner; "nevertheless, the position is awkward;" and then ensued a silence which was broken by Austin exclaiming, "When did you come? why are you here?"

He had not spoken a word, or even looked at any other person, since she entered the room.

"I came to-night to try and save you. Mr. Ross telegraphed for me. He thought perhaps you would believe me though you doubted every one else."

"Save me now!" he cried; and the man's fear was as trying to behold as his former defiance had been irritating to hear.

"It is too late now for any one to help you," broke in Mr. Collis; "and the best thing you can do is to make up your mind to bear it like a man. We cannot prevent your being arrested now the thing has gone so far, but if you transfer the business to Turner we can perhaps save something for your wife and children, and we will try to compromise the affair so far as you are concerned."

"If I could only get away?" he said. "Yorke, you can help me if you like—you always could. Think of some way, now."

"Can *nothing* be done?" asked Mr. Monteith, with a despairing emphasis on the word; and Luke answered, "Nothing."

"There is the graveyard," Yorke suggested, in a low tone.

"Yes, but how could he get out of it?" Luke answered.

"Could he not go through that house which opens into Turnwheel Lane?"

"It would be dangerous, even supposing we could obtain leave for him to do so."

"Do you think then there is a second watcher in Turnwheel Lane?"

"It is very probable; still there is just the chance."

"And you must remember," said Mr. Turner, "that as it is not this house so much which is being watched, as Mr. Friars followed, the probability is the Turnwheel route is still available, always providing he could get into it without being seen."

"I will go round by Thames Street, and ascertain if the coast be clear," said Mr. Ross, alert in a moment.

"And, Luke," Yorke added, "I will tell you a better plan still. Is Clarkson still the beadle at St. Swithin's?"

"Yes, I believe so."

"Then ask him to lend you the keys. He will do it. You could unlock the gate and come back here, and then Mr. Friars could cross the yard without getting near the light at all."

"I will go," Luke answered; "if need be I will tell Clarkson there is a person here who is in trouble, and a man waiting for him. He will think I mean a bailiff."

"Yes; only do not let him come with you, or we shall have a crowd directly, thinking it is a fire."

"And supposing he do get away?" began Mr. Collis; "what next?"

"Why first," answered Yorke, although the question was not addressed to her, "he ought to do whatever you advise. He ought to be guided now entirely by your judgment."

Hearing which speech Austin looked up sharply, and said, "So you are turning against me, too?"

"No, I am not," she replied.

"You are all of you taking advantage of my position, and want to put a pressure on me."

"Have I any interest in this matter beyond seeking your good?" Yorke interrupted. "I should not lose anything if you were beggared; I should not gain anything if you made fifty thousand a year."

"Should you like to talk the matter over quietly and alone with Mrs. Forde?" asked Mr. Monteith.

"I should like to be alone with any one who would not trouble me," Austin answered, sulkily; and the three gentlemen accordingly went up into Luke's office, leaving Austin and Yorke to themselves.

Of what passed during that interview Yorke never spoke subsequently to any one. When Luke on his return went into the next room, in order to take a survey of the graveyard, he could hear them talking earnestly—she as if pleading—he as though opposing.

"She will never get him to do it," Luke con-

sidered. But in this idea he proved to be wrong ; for half an hour later Yorke tapped at the door of his office, and standing back out of the light, that her eyes, swollen with weeping, might not be noticed, said, "He will do whatever you wish."

They went downstairs again ; Yorke, by her own desire, entering the room last. "Do not go away," Austin cried out, hoarsely, seeing her standing on the threshold, as if irresolute ; "you promised me you would stay."

"I will stay," she answered ; and she crossed the room, and remained quite close to him all the time Mr. Turner was reading aloud the paper, which bound him to give up everything he had in the world for the consideration of five pounds, which amount was then and there duly handed over to him.

"You hear," he said ; "it leaves me a beggar—a dependent on their bounty for my daily bread ! It strips my wife and children of every sixpence !" and then, even with the pen in his fingers, he pushed the document aside, and swearing he would never do it, burst into tears.

In blank dismay Mr. Monteith and Luke listened to this declaration, while Mr. Turner shrugged his shoulders, and Mr. Collis indignantly began, "Nonsense, man—"

But there Yorke motioned him to keep silence.

"Sign, Austin," she said; and dashing the tears from his eyes, the man wrote his name, and then flung pen and paper from him.

"Are you satisfied now?" he asked, turning to Yorke; and she answered, "Yes."

"Although it is not in your agreement, Mr. Turner," she went on, "if affairs should turn out well, and the business prosper, you will not forget him, Mr. Friars, but give him some small advantage out of it?"

"Ay, that will I," answered Mr. Turner, "and I am grateful to you for not having asked me to give a promise that he should have it back altogether, for upon my word I do not think I should have known how to refuse."

"You had better go for the night to my aunt's," said Luke Ross, addressing Austin, "and then to—"

morrow make your way to Harwich, and so to the Continent; and now I am going to fetch a cab; the noise of it coming up the yard will cover that caused by our opening the window and unfastening the shutter."

"I will walk round into Turnwheel Lane and see that he gets clear off," said Mr. Turner. "Good-bye, Friars, I will do the best I can for myself, and you, and yours, depend upon it."

"You will do the best you can for yourself, I make no doubt," retorted Austin, affecting not to notice Mr. Turner's outstretched hand.

"When that cab comes," remarked Mr. Collis, "I may just as well take advantage of it—unless you want it, Monteith."

"No, I shall not leave just at present," Mr. Monteith answered. It might have been as well for him had he not decided to wait, however, and he thought this himself afterwards; for it is one thing to suspect, and another to know, and the way Austin parted from Yorke left no manner of doubt on Mr. Monteith's mind

as to the relations which had formerly existed between them.

As the cab drove up, Austin, without saying farewell to any one, walked into the back room, where already Yorke had flung up the heavy sash.

"Keep to your right," she whispered, "close by the wall. Luke has unlocked the gate—make haste. I want to close the window when the cab drives off. Good-bye."

Then suddenly he caught her to his heart, and held her there for one second, while the rain beat in on the floor, and the howling of the wind almost drowned the words of his passionate farewell.

"God bless you, Yorke! and whatever else you may believe of me in the future, believe I never loved another woman but you; and had I never left you, I should never have come to this."

"Go;" it was all she said, but as he obeyed she broke out sobbing almost despairingly, and, heedless of the rain and the wind, she leaned out into the night to watch his passage across the graveyard. She could see him stealing round by

the wall, she heard the gate slam, and then she drew in her head, and closed the window softly, and turned to leave the room, becoming conscious, at that moment, of some one passing out before her.

A few minutes afterwards she went up to Luke's office, where she found Mr. Monteith sitting beside the writing table with his arms crossed, and his head bent upon them.

She went up close to him before she spoke.

"Mr. Monteith," she said, and at sound of his name he looked up.

"You understand everything now; but *she* need never know."

"God forbid," he answered; and she glided out of the room again, and down the staircase, and so into the hall, where Luke stood waiting for her.

"By which train do you propose returning to Milden to-morrow?" he inquired.

"By the first," she replied, "whichever that may be. I wish, Luke, you would not insist on coming with me to Euston Square. It is such a long drive

on a night like this, and I can manage to get to the hotel by myself quite safely."

But Luke, by way of answer, only drew her arm within his, and keeping her, as best he could, sheltered from the rain, led her to the cab.

"Euston Square," he said to the man, and then took his seat opposite to her; and so, almost in silence, they drove together through the deserted streets, while the rain beat against the windows of the cab; reminding Yorke of another night, when she had lain in the darkness and listened to the mad fury of the storm, whilst a fiercer passion, and a madder despair than that of any tempest, was raging in her heart.

CONCLUSION.

MORE than three years after that night when Austin Friars threaded the narrow lanes and back ways which led to safety; when Mrs. Holmes, on his arrival at Homerton, startled out of all her propriety, first conceived the house to be on fire, and then assured her late visitor that she would give him in charge if he persisted in knocking in that manner at her door; when Mr. Monteith finally arrived at the solution of that enigma which had always puzzled him—Yorke Forde and Luke Ross walked together in the twilight of a summer's evening over the cliffs that intervene between Rottingdean and Kemp Town, talking quietly the while, as befitted old acquaintances and staunch friends.

For they were not lovers, though Yorke had been a widow long—still fair to look upon—still to him

the dear Yorke of old—only less likely ever to be *his* Yorke even than that evening when they first stood together beside the Thames. Mr. Forde had left her everything he possessed in the world; everything he could give her—Forde Hall, all his money, plate, pictures, wine, jewellery, carriages, horses, and his blessing. The world was a little bitter at first on the subject, and inclined to make remarks about fortune-hunters and undue influence; but when the world came to know that Mr. Forde had actually not a single relation to feel aggrieved at such a disposition of his property; and when it beheld how meekly Yorke bore her honours, and how utterly secluded a life she led spent in performing all manner of good works, the tide turned in her favour once again, as had been the case previously; and remembering also that she would prove a capital match for one of its penniless younger sons, the world began to take a great interest in Yorke, and petted and caressed her considerably.

And all this Yorke took kindly.

She had no objection to the world as a world, though her own relations with it were always a little out of joint; and perhaps to a woman so lonely as herself the attentions society vouchsafed were even more gratifying than they might have proved to one more happily situated.

That she would marry again, no one doubted; marry again soon, many asserted; but still the months and the years went by, and Yorke's mourning was heavy and deep as ever, and not even country gossip had linked her name with that of any favoured lover. She passed an utterly secluded existence, receiving no company save those few morning visitors who had been admitted during her husband's lifetime. By reason of her close attendance upon him her health had suffered most materially, but she was now strong and well again; so she assured Luke Ross, who, having never seen her since Mr. Forde's death till they met accidentally at Brighton, had been shocked at the change he could not avoid noticing.

Why he had kept so persistently aloof from her, Yorke could not help guessing; but when they did

meet again, and the old familiar intercourse was restored, Yorke could not forbear asking him if he thought he had been quite kind in never coming to see an old friend.

"I have not meant to be unkind," he answered. "Our roads, however, now lie so wide apart it could scarcely happen that we should meet often."

But although he said this they met almost daily at Brighton; and Yorke prolonged her stay there, and Luke came down by the express frequently; because "he was the best friend she had ever known," Yorke assured herself; "and because I am a fool," Luke said, bitterly, to his own heart.

For what could this woman, with her wealth and her fine estate, be to him? Could he go fortune-hunting, and bear to see the world pointing at him as a man who had married for money? They had been far enough apart in the old days, but they were separated further still—there were heaps of gold, and boxes of deeds, and piles of plate between them now.

The very richness of her dress, the luxury of her

surroundings, the splendour of the house she occupied—all these things were to Luke but as so many silent reminders of the length and depth of the gulf which separated the Yorke he once vowed to marry from the man who had for years toiled to keep poverty or the knowledge thereof from her.

“God knows I do not grudge it to her!” he thought, “and she makes a good use of it, I have no doubt; but yet if he had only left her a part instead of all it would not have made much difference to her, while it would have made all the difference to me. And no doubt ultimately she will tire of her loveless life and marry some one who may not care really one straw about her. Well, do I wish her to remain single? Am I mad enough to believe I shall ever be in a position to ask her honestly to be my wife?”

But he was mad enough, and he knew it—knew that the old love was stronger and wilder than ever—knew that, even whilst he confessed it was like swallowing poison for the sake of tasting a momen-

tary sweetness, those few hours which he passed with her at Brighton seemed to his heart a foreshadowing of heaven.

"I had news to-day," he said, as they walked slowly and idly along, "of an old friend of yours."

"Of Austin?" she inquired.

"Yes; Mr. Turner has behaved capitally. He arranged the whole business without exposure, as I wrote to you long ago, and since that he has paid off Mr. Monteith and myself, and is now allowing Friars something like four hundred a year. Monteith has bought him a little property in Wales, and I believe that, with what Mr. Collis was induced to contribute, they are really very comfortably off."

"I am so thankful, and it was all your doing."

"All yours, rather," he replied.

"Not mine," she said. "I have thought of that time over and over again, Luke, and I think no man ever behaved so nobly as you did then. I am sure I have often blessed you for your goodness. No one but you could have been so forgiving."

"I did my best," he answered, for he could not

say to her now, "Ah! Yorke, I was not quite disinterested."

"You did what no other human being I ever met would have done," she replied warmly, "and I only wish it had all turned out better for you. Had you taken that business then—"

"I could have done nothing; I am only a plodder. I am not commercially clever, like Mr. Turner."

"But you are doing well, are you not?" she asked, anxiously.

"Yes, well—not very well; and that makes a difference. I sometimes think I shall go to India, and try to push my fortune there."

"Why do you want to make a fortune?"

"Oh, for many reasons—amongst others, that I may marry."

"Cannot you marry on what you have?"

"No," he answered; "housekeeping is expensive."

"Is the lady so very unreasonable, then?"

"I was only jesting, Yorke," he answered. "I shall never marry anybody. I never cared but for

one woman, and she was not for me, nor I for her ; and for that cause, if not for any other, I do think I shall go away some day to see the world, and not come back till I am greyheaded, when I shall find you a countess, perhaps."

"No," Yorke said, quite steadily ; "I shall never marry again."

"You think so now?"

"I am sure of it now;" and they walked on in silence till they reached Kemp Town.

At the door of the house Yorke occupied, Luke would have left her, but she entreated him so earnestly to come in, that for very courtesy's sake he had to yield.

They went up together into the drawing-room, where Mrs. Suthers, mild and apathetic as usual, was occupying herself with a piece of embroidery that bade fair never to be completed.

"I want to speak to Mr. Ross," Yorke said, addressing her. "I have something to tell him which he ought to know. Should you mind leaving us for a few moments?" And thus entreated,

Mrs. Suthers gathered together her wools, her floss silk, her thimble, her scissors, her canvas—and after a long search in quest of a missing needle, finally took her departure.

“When Death comes to fetch Mrs. Suthers she will ask him to give her a few minutes in order to take her needlework with her,” Yorke said, irritably; then she sat silent for a time, whilst her fingers twined themselves together in the fashion Luke remembered so well.

“Were you in earnest a little while since when you said you thought of going to India?”

“I think I shall ultimately go there, or somewhere else,” he replied.

“And what did you mean by saying I might be married when you returned?”

“Just what my words implied. It is extremely possible they will come true; other words of mine have come so, if you recollect.”

“Then you do not know there is a reason why I shall never marry again?” she said.

“A *sufficient* reason, I did not. If you tell me

there is, of course that settles the matter. I do not ask what that reason may be, but still I should like to hear it."

"Putting all other reasons aside, there is one insuperable reason, as you know—if I married again without the consent of my late husband's executors I should have to give up Forde Hall, and almost the entire of my present income."

"But you might marry with their consent?"

"It is not likely any one I should choose would please them."

"To whom, in that case, would the property go?"

"Charities, and so forth."

"But you might be so fond of a man as to choose him in preference to Forde Hall?"

"It is not probable, and besides, that is not the question. Would any man be so fond of me?"

"Yes, Yorke, one man is."

"Luke"—she came nearer to him as she spoke—"do you remember what you said to me once, long, long ago—that you would never marry till some one came and laid her hand on your arm, and—"

He was trembling from head to foot. He had made up his mind so certainly it could never be, that now, when he felt the dear fingers timidly touching his sleeve, he could not quite realise all it meant—he could only draw her towards him and whisper,

“Is it for love, dear, or out of pity?”

“Pity,” Yorke answered; but her eyes contradicted her statement.

“Oh! my darling;” and the man strained her to his heart.

“Am I still worth taking?” she asked, softly, but all he could say was,

“I love you more than ever.”

“Even although I am poor?”

“Rich, you could never have been this to me.”

Later in the evening, when Mrs. Suthers having reappeared with her appliances, they went out on the balcony ostensibly to look at the moonlight, Luke asked a question in his turn.

“Are you happy, Yorke?” he said, looking wistfully into her face, which shone sweet and strange in the moonlight.

"Happier than I have ever been in all my life," she replied, and Luke at last was satisfied.

As a mere matter of courtesy, Luke wrote to Mr. Forde's executors, announcing their engagement, and stating that Yorke had accepted him, with a full understanding of the change it would make in her position. He added that, with respect to the income that might still continue, he was willing to make any settlement they desired, provided such settlement was not already secured under the will, and then the pair having arranged all matters with which the outside world had any concern, began to plan where and how their future was to be spent.

But these plans were all changed one morning by the receipt of a letter from one of the executors.

The writer began by apologising for the unavoidable delay which had occurred in replying to the letter announcing Mr. Ross's engagement to Mrs. Forde.

"It was necessary for me and also my brother executors to consult the late Mr. Forde's solicitors, but I am happy now, however, to be able to say

that we are perfectly satisfied with Mrs. Forde's choice, and that it has our unqualified approbation. We give our full consent for the marriage to take place, and we wish you the happiness and prosperity we feel satisfied you deserve. It will be necessary for you to see one or other of us as early as may be convenient."

"I verily believe you are disappointed," cried Yorke. "But oh, Luke! I am so glad! for if ever any man deserved wealth, you do."

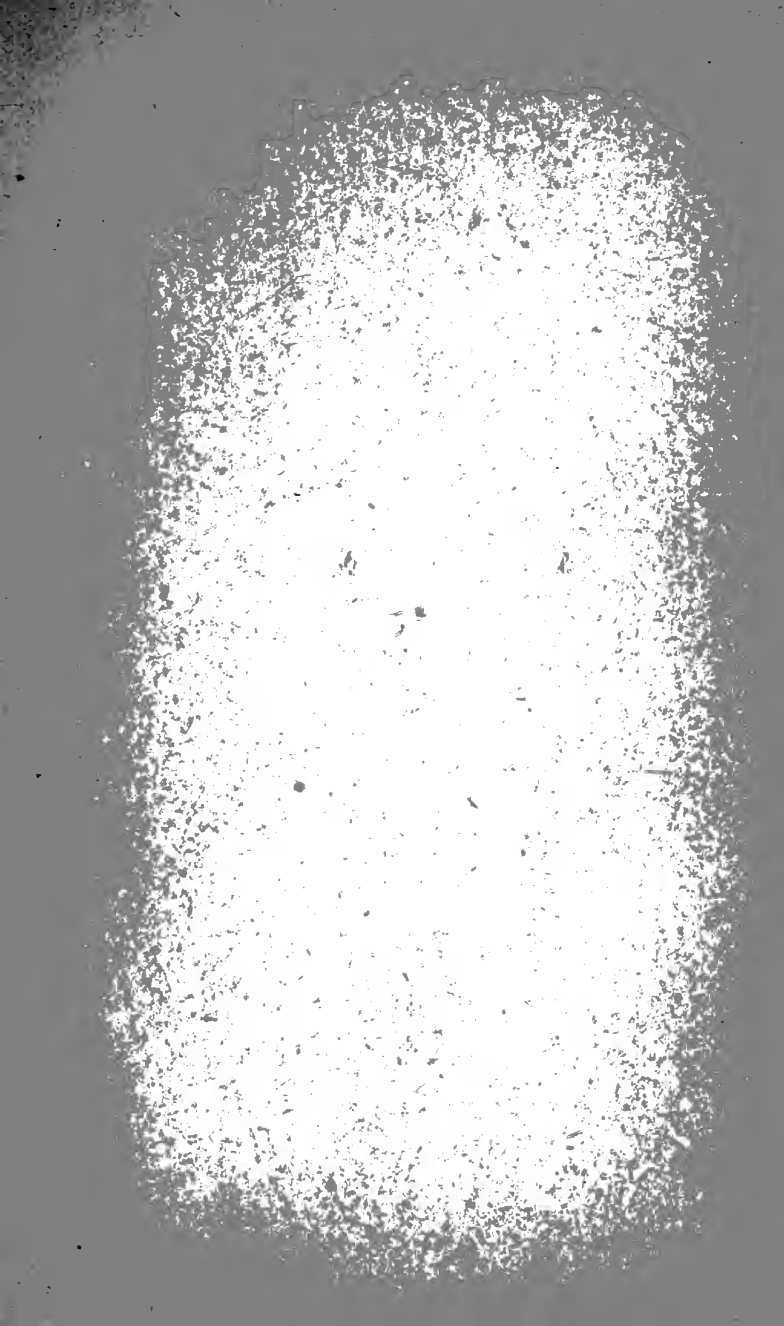
"I would rather have had you poor," he answered, "though I am as fond of money as most people."

"And yet, if you only consider, I was richer than you when you first asked me to marry you," she began a little saucily. "I had, or thought I had a whole thousand pounds that evening when—"

But there she stopped suddenly. After all, that was not quite a pleasant memory to recall, even in the bright noonday, with the sunbeams dancing over the sea.

THE END.

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